

New Employee Benefits

for grad assistants, fellows and scholars, post-docs, and short-term staff





Who is eligible for new hire “grad” benefits?

- **New graduate assistants (e.g., TAs and RAs)**
(e.g., TAs appointed to work 33% or more for at least a full semester)
- **New scholars, fellows, & postdocs (employees-in-training)**
(e.g., appointees in Fellowships with FTEs of 33% or more for at least a full semester)
- **New faculty, academic staff, & limited appointees**
if 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)

I’m not sure I’m eligible?

Ask your local HR/payroll contact within your school, college, or division for more information.



If you are FAASLI:

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

See the next few (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 January 4.

Her employee classification (academic staff) and FTE ($\geq 28\%$) meet minimum WRS requirements, but because her appointment length is too short, Jane is eligible for “grad” benefits and not the WRS.

Jane's 30-day enrollment window for her grad benefits is January 4 – February 3.

Jane's department HR give her an offer letter on May 1; 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 2024 semester as planned, then return for the spring 2025 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 May 1 – May 31.



Are you FAASLI and eligible for benefits through the “grad” program?

Jane’s WRS effective date is May 1 – 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:

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Jane’s 30-day enrollment window for her WRS benefits is May 1 – May 31.



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 January 4.

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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 May 1 – May 31.



By end of this session, you will know how to:

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

Which plans will we discuss today?

- Health insurance
- Life insurance
- Brief overviews of supplemental insurance plans (e.g., dental, vision)



Photo credit: University of Wisconsin-Madison.
Title: sculpture 3/6/19_5/7



UW-MADISON BENEFITS SERVICES

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

hr.wisc.edu/contact



Photo credit: University of Wisconsin-Madison.
Title: Park_ped_bridge17_6744



Find it on your pay statements.

It is **not** your SSN

It is **not** your Wiscard number

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	----- Current -----		----- YTD -----		Description	Tax Wages		Deductions	
				Hours	Earnings	Hours	Earnings		Current	YTD	Current	YTD
								Fed OASDI EE				
								Fed OASDI ER*				
								Fed MED EE				
								Fed Withholding				
								Fed Med ER*				
								WI Withholding				
TOTAL:								* Employer amount (not included in totals)				
TOTAL:								TOTAL:				



Maybe write your
EMPL ID on your card
in Sharpie?*

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

Find it on your pay statements.

Have it ready when you
contact Benefits Services

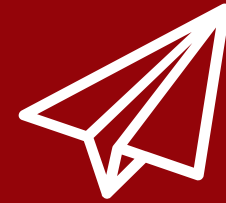


*You may want to ask the Wiscard office first: wiscard.wisc.edu/id-card/faqs/#id-faq



Your School, College,
or Division's Website

Org charts, contact lists, and
unit policies



Your Division or
Department HR Email

Ask leave, payroll, and
benefits questions

hr.wisc.edu/contact

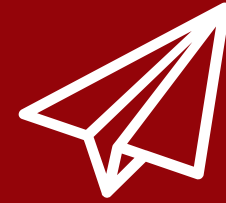


Photo credit: University of Wisconsin-Madison.
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hr.wisc.edu/benefits

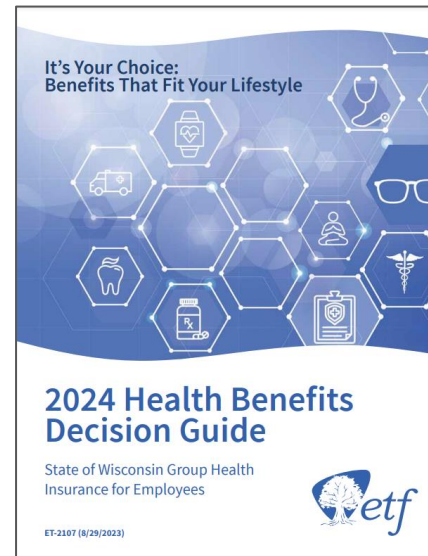
Benefits details, brochures,
and enrollment forms



benefits@ohr.wisc.edu

Ask a Benefits Specialist

UW-MADISON BENEFITS SERVICES



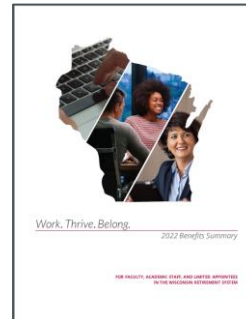
2024 Health Benefits Decision Guide

Compare and contrast this year's State-sponsored insurance plans



wisconsin.edu/ohrwd/benefits/general-employee-info

UW-MADISON BENEFITS SERVICES



Benefits Quick Guides & Summaries

UW/State benefits info
including leave time

Premiums shown are monthly estimates.	
Introduction	
Determine Eligibility	
State Group Health Insurance	
Preventive Dental Insurance	

Benefits Walkthrough

UW System's step by step review
of benefits plans and prices

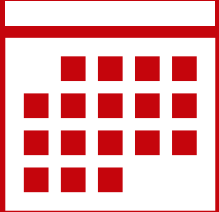


hr.wisc.edu/benefits
benefits@ohr.wisc.edu



Photo credit: University of Wisconsin-Madison.
Title: Park_ped_bridge17_6744

hr.wisc.edu/contact



30-day new hire enrollment deadline

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

Find your new hire benefits deadline:

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

Example: a WRS start date of August 21 means deadline of September 20



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:

- Accident
 - Accidental Death & Dismemberment (AD&D)
 - Dental
 - Health
 - Life
 - Vision
-
- Flexible Spending Accounts (FSAs)
 - Retirement plans (403b and 457b)
 - Pretax parking



Review Your Options

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

- **Accidental Death & Dismemberment (AD&D)**
- **Retirement plans (403b and 457b)**
- **Pretax parking**



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

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

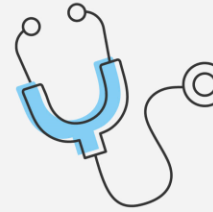
Some **life events** could provide you a new 30-day window to apply for changes to your benefits.

But not every life event allows the same types of changes – each event may affect an insurance plan in a different way.

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

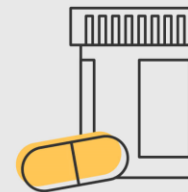


Address change (move)

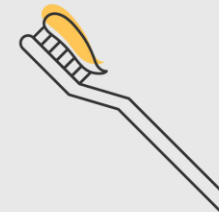


Birth or Adoption

YOU MIGHT UPDATE YOUR



Health insurance



Dental insurance



Vision insurance



Life insurance

Some **life events** could provide you a new 30-day window to apply for changes to your benefits.

But not every life event allows the same types of changes – each event may affect an insurance plan in a different way.

See our benefits website for details:

hr.wisc.edu/benefits/qualifying-life-events/family-changes

See copy of slides for more information about:

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

International Employees with family not yet in the USA:



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

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

or

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

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

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

or

- **Enroll now in employee-only** health coverage and then,
- **During the annual benefit enrollment** (ABE), 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 enrollment 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 enrollment opportunity if you lose other life insurance coverage.



Review Your Options

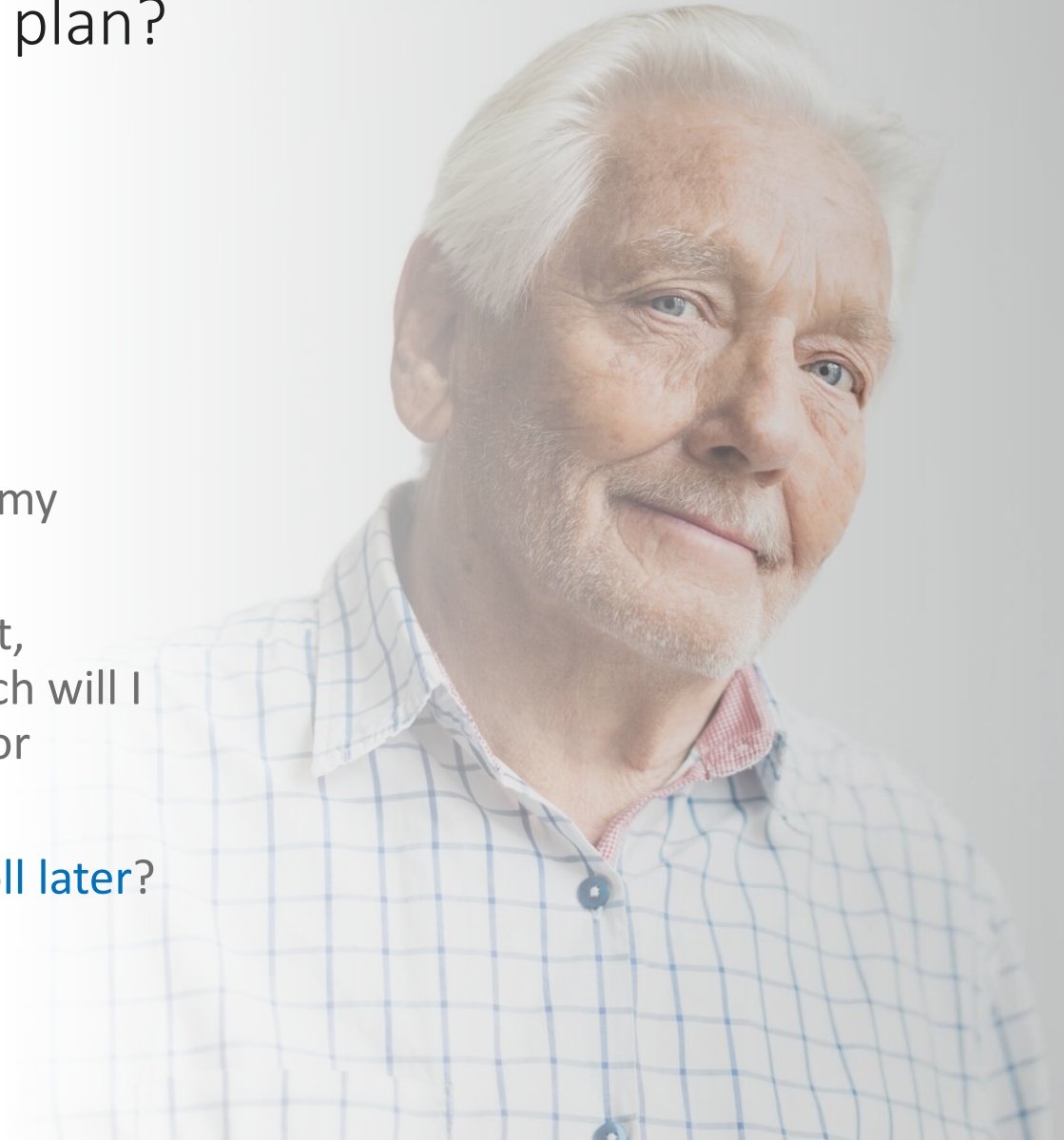
If you do not enroll in the **disability** and **life** insurance plans now, you may not be able to enroll in them in the future.

- **Life**
 - **Individual & Family life (I&F)**

Do I want to enroll in this benefit plan?

Questions to ask **about the plan**:

- What **types of services** does the plan cover?
- What services are **not covered**?
- If I enroll, how much will be deducted from my paychecks (the **premium** cost)?
- 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?



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 or email PDF copies.



To submit your new hire decisions online:

- You need your UW NetID and Password
- Log in to **my.wisc.edu**

Login

NetID

[Forgot NetID](#)

Ex: bbadger

Password

[Forgot password](#)

Login



Enroll (or waive)

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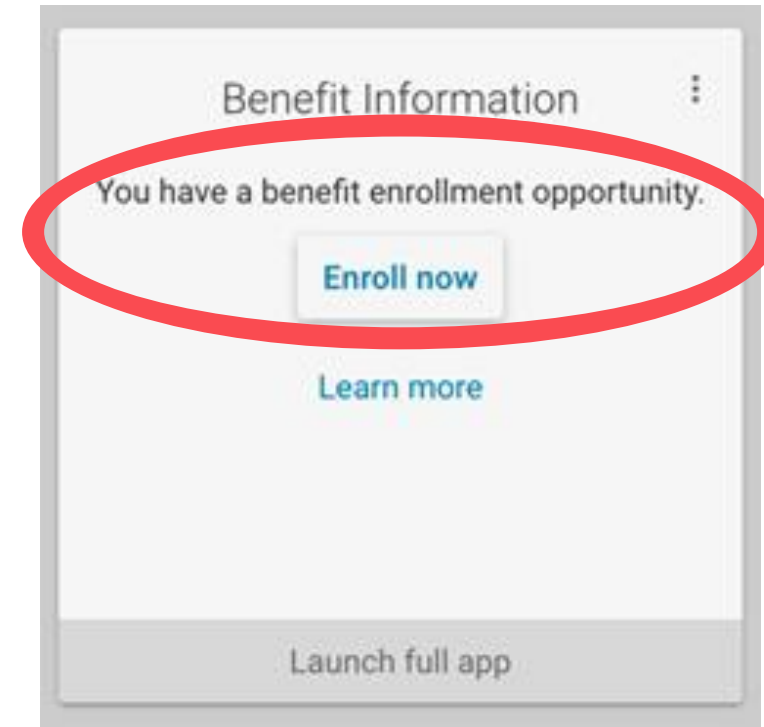
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Log in to **my.wisc.edu**



To submit your new hire decisions online:

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





Enroll (or waive)

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

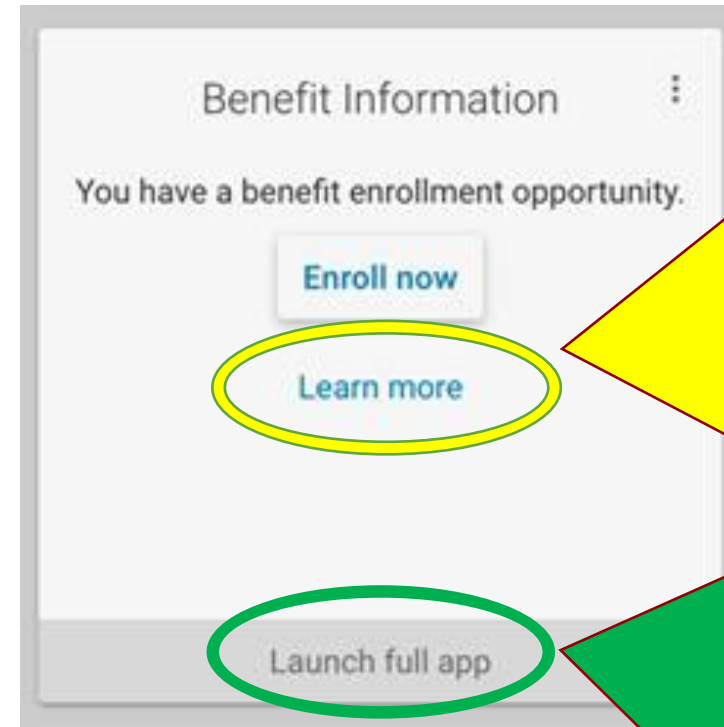
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- Go to the *Benefit Information* tile
- Click the “Enroll now” button



Website about
UW's benefits

In future, find
summary of your
enrollments/waivers



Enroll (or waive)

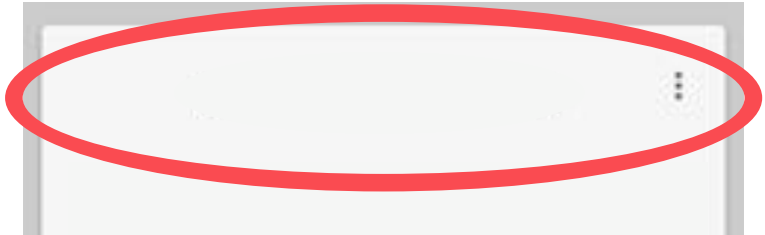
We must receive your new hire selections by your 30-day deadline.



Log in to my.wisc.edu

If you don't see the **Benefit Information** tab

search for it and add it to your home screen



MyUW

Search results

Showing results for "Benefit Information"

MyUW

[Benefit Information](#)



Enroll (or waive)

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

Log in to my.wisc.edu



If you search but do not find **Benefit Information**, there may be something we need to fix in our HR systems.



Contact your department's HR office & ask them to help you “**self link**” your account(s)



MyUW Portal Linking

If you cannot find the **Benefit Information** tab in a search, it could be:

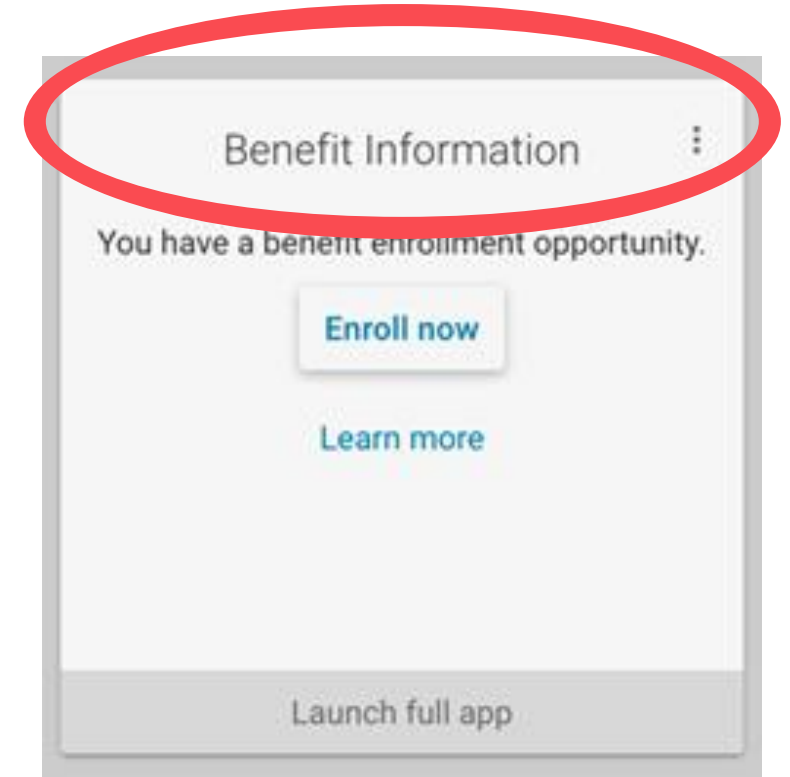
- A system name discrepancy (in our payroll system vs. with Dolt), or
- A missing link between the older portal and the current portal (e.g., Student vs. Employee)

Contact your local HR to help you “self link” the MyUW Portal account(s).

- Information on how to generate that key: [KB46865](#)
- Instructions on how you can use that key to link accounts: [KB44831](#)

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

If your HR has any questions about this portal linking, they can contact DoIT at **(608) 264-4357**.





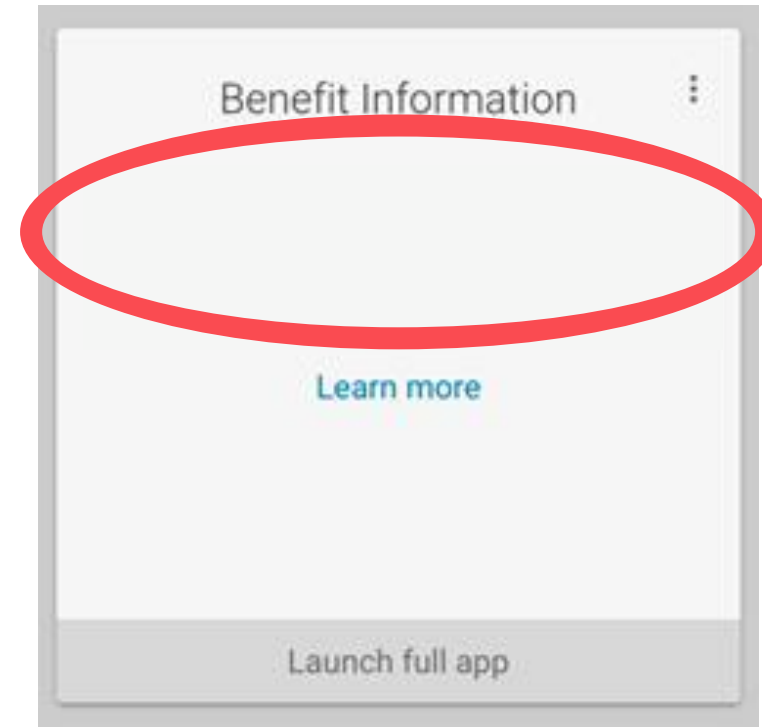
Enroll (or waive)

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

Log in to my.wisc.edu



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





Enroll (or waive)

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

Log in to my.wisc.edu



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

- if you have any **previous WRS service**, or

In these cases, you must submit paper or PDF applications.



Enroll (or waive)

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

Log in to my.wisc.edu



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.

Log in to my.wisc.edu



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

and if

Your **30-day deadline is this week**

Don't delay - submit paper or PDF applications!

We must receive your selections by your 30-day deadline, even if your online access is not working.



Enroll (or waive)

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

If you cannot submit your choices online:

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 printable PDF form in its "Forms and Publications" section of each benefit's specific page on our website. hr.wisc.edu/benefits



Enroll (or waive)

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

If you must submit paper or email PDF applications:

To waive Health or elect its Opt Out Incentive

- 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 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 new hire selections by your 30-day deadline.



If you must submit paper or email PDF applications:

To waive other optional plans (e.g., life, vision)

- Do not submit the applications.



When will my insurance begin?

When your insurance will start depends on:

- timely receipt of your applications and
- your start date and
- your employment classification and
- the type of insurance.





When will my insurance begin?

When your insurance will start depends on:

- timely receipt of your applications and
- your start date and
- your employment classification and
- the type of insurance.

Health

Effective 1st of the month following date of eligible hire

(or on date of hire if hire date *is* the 1st)

Example:

- John's benefits-eligible appointment starts January 4.
- He submits his application by deadline.
- **His Health insurance will start February 1.**





When will my insurance begin?

When your insurance will start depends on:

- timely receipt of your applications and
- your start date and
- your employment classification and
- the type of insurance.

Accident plan

Dental

Flexible Spending Accounts (FSA)

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 and John's benefits-eligible appointments start January 4. They both apply for Vision by deadline.

Their Vision insurance will start February 1.





When will my insurance begin?

When your insurance will start depends on:

- timely receipt of your applications and
- your start date and
- your employment classification and
- the type of insurance.

Accidental Death & Dismemberment (AD&D)

Life insurance

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

Example:

Jane's and John's benefits-eligible appointments start January 4. They submit life insurance enrollments by deadline.

Their Life insurance will begin March 1st.



Confirm

After you submit online:

A confirmation statement will be posted 24-48 hours later.

Review your 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 confirmation statement is posted.

No summary detail is available until your forms can be 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

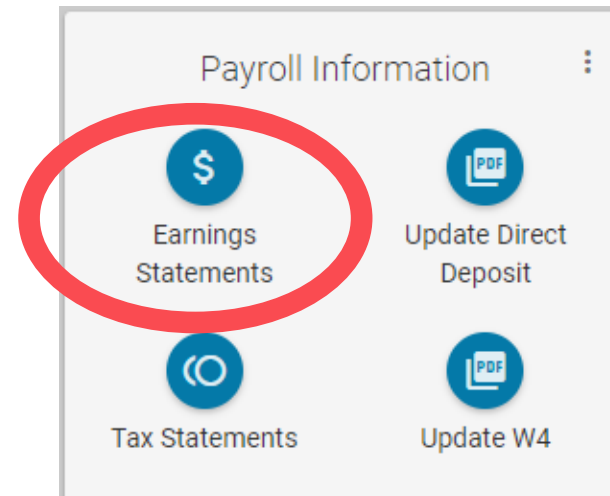


Confirm

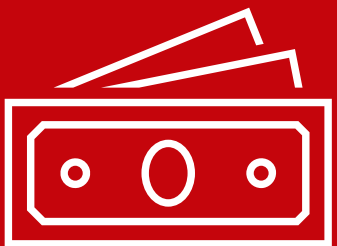
Review your Earnings Statements
(online paychecks stubs) for your:

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

my.wisc.edu > **Benefit Information**



Contact your Payroll & Benefit Coordinator if you have questions about your pay or deductions.



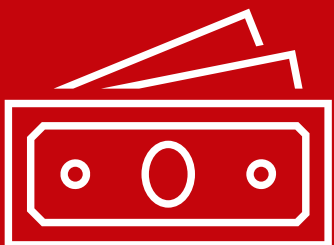
Paychecks

UW paychecks are issued biweekly, every other Thursday.

Contact your Payroll & Benefit Coordinator if you have questions about your pay or deductions.

Pay Period	Pay Period Dates	Pav Date
DEC C 2023	12/17/2023 - 12/30/2023	01/11/2024
JAN A	12/31/2023 - 01/13/2024	01/25/2024
JAN B	01/14/2024 - 01/27/2024	02/08/2024
FEB A	01/28/2024 - 02/10/2024	02/22/2024
FEB B	02/11/2024 - 02/24/2024	03/07/2024
MAR A	02/25/2024 - 03/09/2024	03/21/2024
MAR B	03/10/2024 - 03/23/2024	04/04/2024
APR A	03/24/2024 - 04/06/2024	04/18/2024
APR B	04/07/2024 - 04/20/2024	05/02/2024
MAY A	04/21/2024 - 05/04/2024	05/16/2024
MAY B	05/05/2024 - 05/18/2024	05/30/2024
JUN A	05/19/2024 - 06/01/2024	06/13/2024
JUN B	06/02/2024 - 06/15/2024	06/27/2024
JUN C	06/16/2024 - 06/29/2024	07/11/2024
JUL A	06/30/2024 - 07/13/2024	07/25/2024
JUL B	07/14/2024 - 07/27/2024	08/08/2024
AUG A	07/28/2024 - 08/10/2024	08/22/2024
AUG B	08/11/2024 - 08/24/2024	09/05/2024
SEP A	08/25/2024 - 09/07/2024	09/19/2024
SEP B	09/08/2024 - 09/21/2024	10/03/2024
OCT A	09/22/2024 - 10/05/2024	10/17/2024
OCT B	10/06/2024 - 10/19/2024	10/31/2024
NOV A	10/20/2024 - 11/02/2024	11/14/2024
NOV B	11/03/2024 - 11/16/2024	11/27/2024
NOV C	11/17/2024 - 11/30/2024	12/12/2024
DEC A	12/01/2024 - 12/14/2024	12/26/2024
DEC B	12/15/2024 - 12/28/2024	01/09/2025
JAN A	12/29/2024 - 01/11/2025	01/23/2025





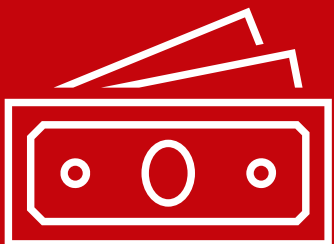
Insurance Premiums

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	Pav Date
DEC C 2023	12/17/2023 - 12/30/2023	01/11/2024
JAN A	12/31/2023 - 01/13/2024	01/25/2024
JAN B	01/14/2024 - 01/27/2024	02/08/2024
FEB A	01/28/2024 - 02/10/2024	02/22/2024
FEB B	02/11/2024 - 02/24/2024	03/07/2024
MAR A	02/25/2024 - 03/09/2024	03/21/2024
MAR B	03/10/2024 - 03/23/2024	04/04/2024
APR A	03/24/2024 - 04/06/2024	04/18/2024
APR B	04/07/2024 - 04/20/2024	05/02/2024
MAY A	04/21/2024 - 05/04/2024	05/16/2024
MAY B	05/05/2024 - 05/18/2024	05/30/2024
JUN A	05/19/2024 - 06/01/2024	06/13/2024
JUN B	06/02/2024 - 06/15/2024	06/27/2024
JUN C	06/16/2024 - 06/29/2024	07/11/2024
JUL A	06/30/2024 - 07/13/2024	07/25/2024
JUL B	07/14/2024 - 07/27/2024	08/08/2024
AUG A	07/28/2024 - 08/10/2024	08/22/2024
AUG B	08/11/2024 - 08/24/2024	09/05/2024
SEP A	08/25/2024 - 09/07/2024	09/19/2024
SEP B	09/08/2024 - 09/21/2024	10/03/2024
OCT A	09/22/2024 - 10/05/2024	10/17/2024
OCT B	10/06/2024 - 10/19/2024	10/31/2024
NOV A	10/20/2024 - 11/02/2024	11/14/2024
NOV B	11/03/2024 - 11/16/2024	11/27/2024
NOV C	11/17/2024 - 11/30/2024	12/12/2024
DEC A	12/01/2024 - 12/14/2024	12/26/2024
DEC B	12/15/2024 - 12/28/2024	01/09/2025
JAN A	12/29/2024 - 01/11/2025	01/23/2025





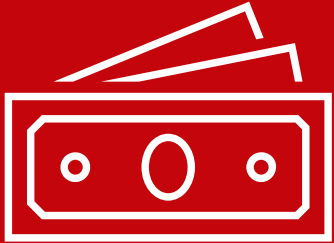
Insurance Premiums

Your insurance cost is divided between the first two checks paid each month.

- The first paycheck received each month pays for the first ½ of the month's coverage;
- The second paycheck received each month pays for the second ½ of the month's coverage

Pay Period	Pay Period Dates	Pav Date
DEC C 2023	12/17/2023 - 12/30/2023	01/11/2024
JAN A	12/31/2023 - 01/13/2024	01/25/2024
JAN B	01/14/2024 - 01/27/2024	02/08/2024
FEB A	01/28/2024 - 02/10/2024	02/22/2024
FEB B	02/11/2024 - 02/24/2024	03/07/2024
MAR A	02/25/2024 - 03/09/2024	03/21/2024
MAR B	03/10/2024 - 03/23/2024	04/04/2024
APR A	03/24/2024 - 04/06/2024	04/18/2024
APR B	04/07/2024 - 04/20/2024	05/02/2024
MAY A	04/21/2024 - 05/04/2024	05/16/2024
MAY B	05/05/2024 - 05/18/2024	05/30/2024
JUN A	05/19/2024 - 06/01/2024	06/13/2024
JUN B	06/02/2024 - 06/15/2024	06/27/2024
JUN C	06/16/2024 - 06/29/2024	07/11/2024
JUL A	06/30/2024 - 07/13/2024	07/25/2024
JUL B	07/14/2024 - 07/27/2024	08/08/2024
AUG A	07/28/2024 - 08/10/2024	08/22/2024
AUG B	08/11/2024 - 08/24/2024	09/05/2024
SEP A	08/25/2024 - 09/07/2024	09/19/2024
SEP B	09/08/2024 - 09/21/2024	10/03/2024
OCT A	09/22/2024 - 10/05/2024	10/17/2024
OCT B	10/06/2024 - 10/19/2024	10/31/2024
NOV A	10/20/2024 - 11/02/2024	11/14/2024
NOV B	11/03/2024 - 11/16/2024	11/27/2024
NOV C	11/17/2024 - 11/30/2024	12/12/2024
DEC A	12/01/2024 - 12/14/2024	12/26/2024
DEC B	12/15/2024 - 12/28/2024	01/09/2025
JAN A	12/29/2024 - 01/11/2025	01/23/2025

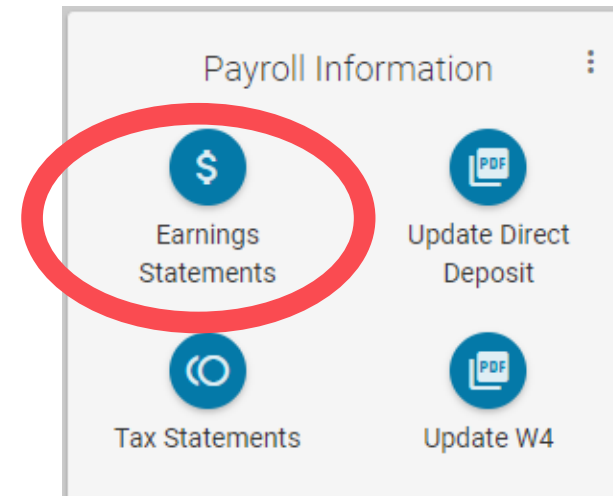




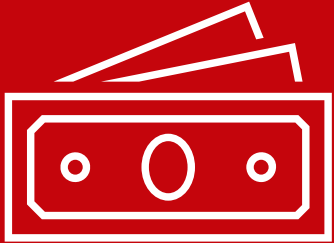
Insurance Premiums

New hires sometimes need “catch up” deductions taken on their first few paychecks.

my.wisc.edu > Payroll Information



Contact your Payroll & Benefit Coordinator if you have questions about your pay or deductions.

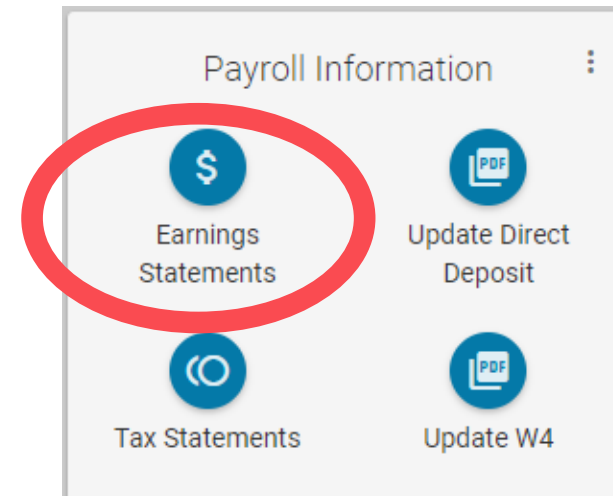


Insurance Premiums

As a new hire, it can take several paychecks to catch-up on premiums due.

Double-ups and triple-ups may be taken from your paychecks at first, but eventually you'll begin to see the “regular” biweekly deductions.

my.wisc.edu > Payroll Information



Contact your Payroll & Benefit Coordinator if you have questions about your pay or deductions.

Q&A





Health



HEALTH INSURANCE

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

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

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

LIFE INSURANCE

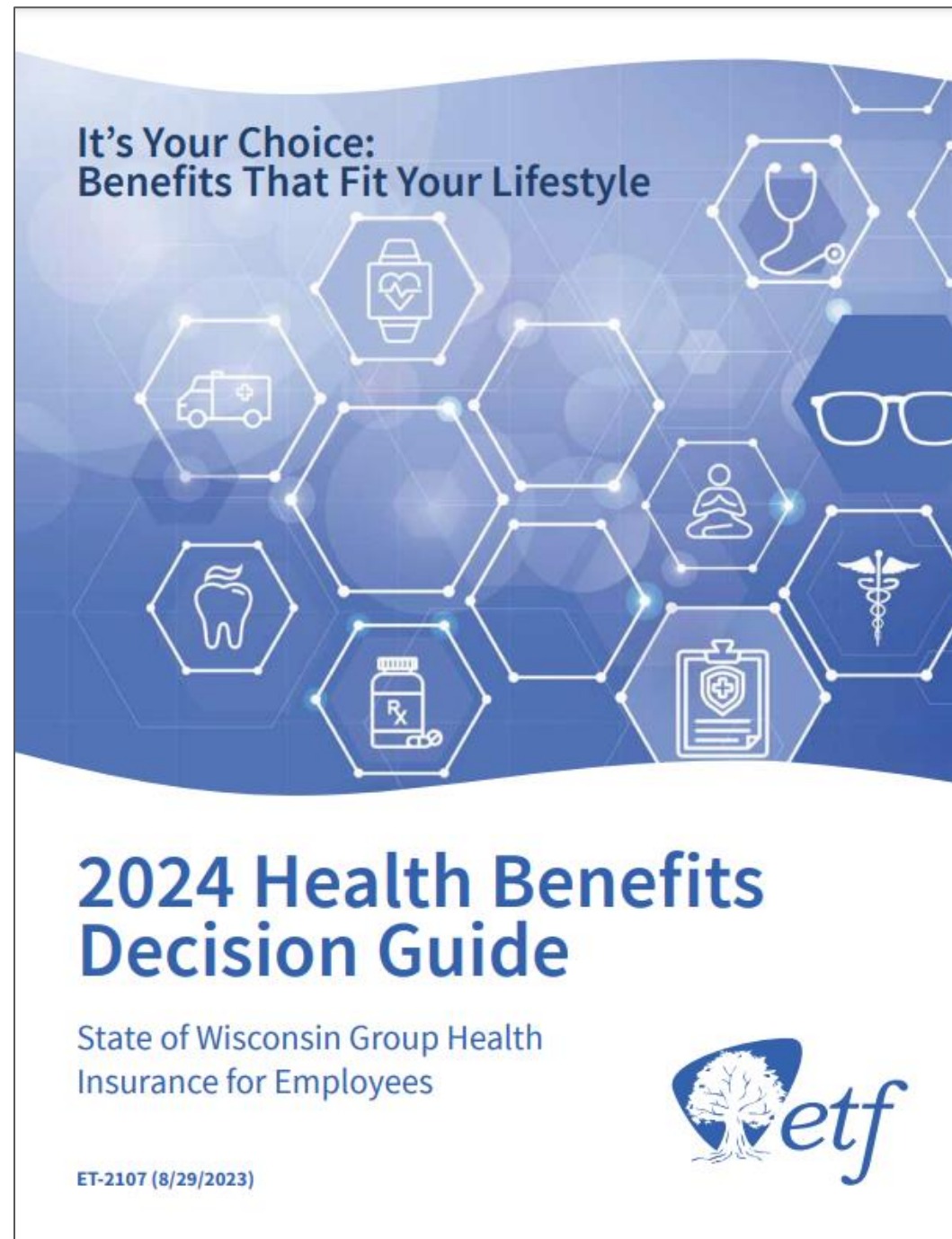
- Individual and Family Group Life Insurance
- UW Employees Inc. Life Insurance
- Accidental Death and Dismemberment Insurance
- University Insurance Association Life Insurance
Mandatory for some Academic Staff
- Accident Insurance

SUPPLEMENTAL RETIREMENT PLANS

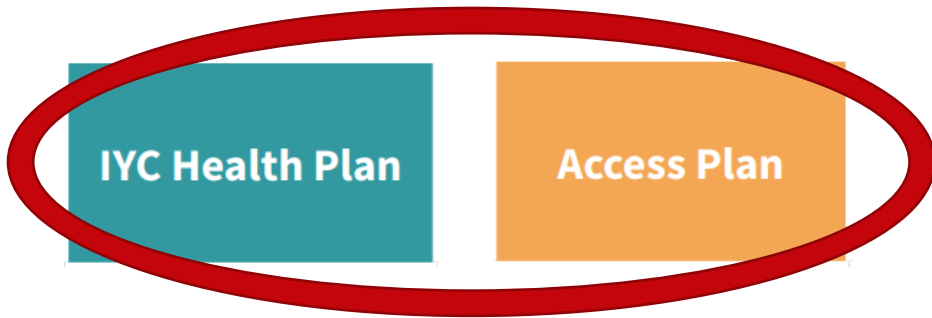
- UW 403(b) Supplemental Retirement Program (SRP)
Not available to fellows, scholars, and some postdocs
- Wisconsin Deferred Compensation 457(b)
Not available to fellows, scholars, and some postdocs

- How much does it cost to enroll in Health?
- Which doctors may I visit?
- What services are covered?
- What will I pay when I receive covered services?

It all **depends** on which of the plan options you elect.



Choose between two health plan designs:



IYC Health Plan

- Wisconsin-based
- Visit in-network providers only
- **No coverage** if out-of-network (except 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 & 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 “& dental” option.

If you elect your health plan “& dental,” then, compared to the no dental health option, you pay

\$3 more per month (if single health)

\$9 more per month (if family health)

ETF. 2024 Health Benefits Decision Guide, page 12. etf.wi.gov/resource/2024-health-benefits-decision-guide-state-wisconsin-group-health-insurance-employees.

State Group Health & 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. 2024 Health Benefits Decision Guide, page 12. etf.wi.gov/resource/2024-health-benefits-decision-guide-state-wisconsin-group-health-insurance-employees.



State Group Health Monthly Cost

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
UW Grad Assistants				
Individual With / Without Uniform Dental	\$59 / \$56	Not available	\$136.50 / \$133.50	Not available
Family With / Without Uniform Dental	\$148 / \$138	Not available	\$341.50 / \$331.50	Not available



State Group Health Monthly Cost

IYC Health Plan

UW Grad Assistants

Individual

With / Without Uniform Dental

\$59 / \$56

Family

With / Without Uniform Dental

\$148 / \$138

If you elect the Health Plan or the HDHP 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** Plan
- Group Health Cooperative of South- Central Wisconsin - Dane Choice (**GHC-SCW Dane Choice**)
- **Quartz-UW** Health

State Group Health

IYC Health Plan



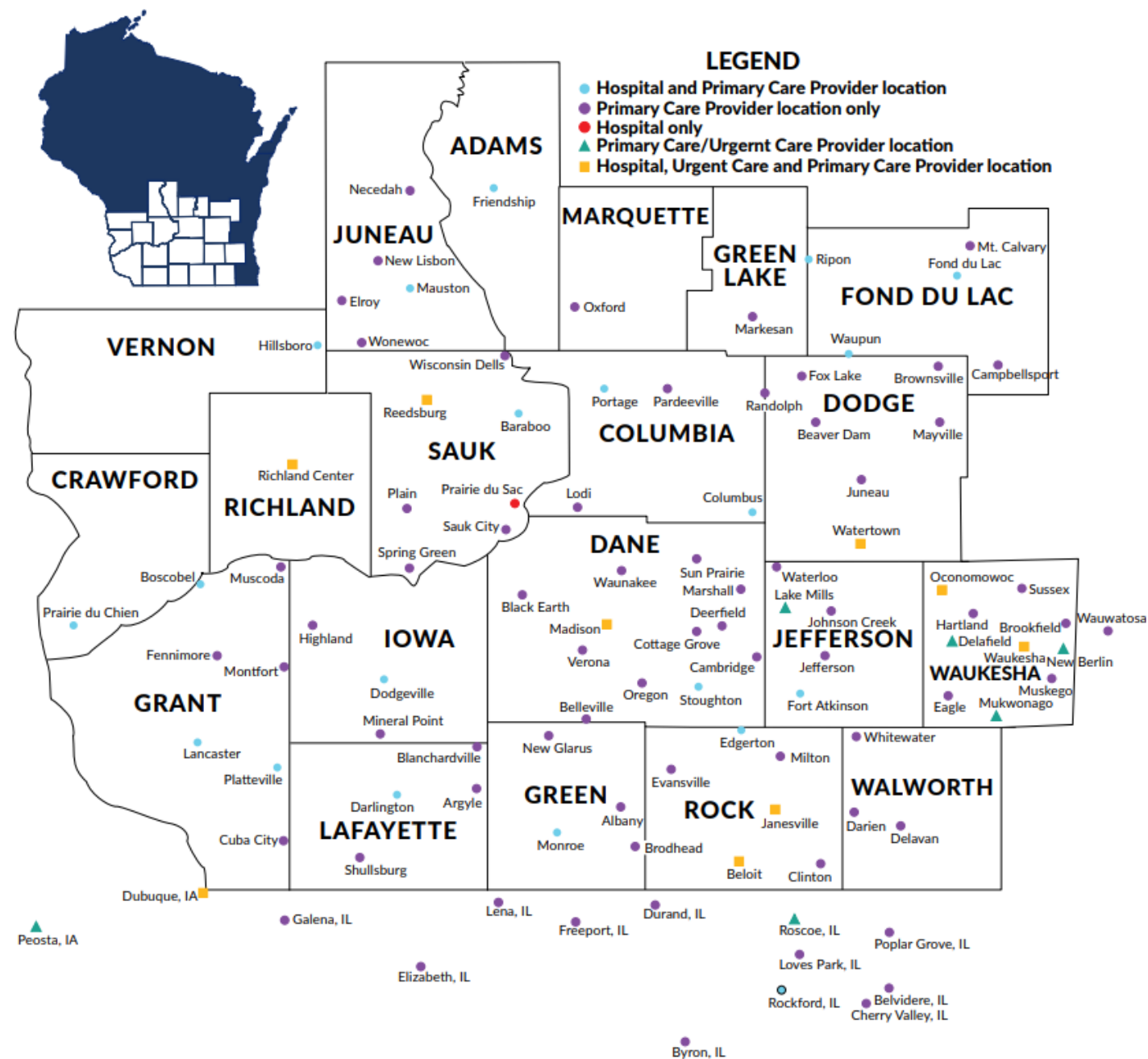
Most of the Health Plan network options only offer a choice of doctors with offices in **Wisconsin**.

See ETF's

- **Decision Guide** (pages 7-10)
etf.wi.gov/resource/2024-health-benefits-decision-guide-state-wisconsin-group-health-insurance-employees
- **Health Plan Search webpage**
etf.wi.gov/its-your-choice/2024/health-plan-search/state

deancare.com/members/state-of-wisconsin-employees

Search by specialty, name,
location, gender, and/or language

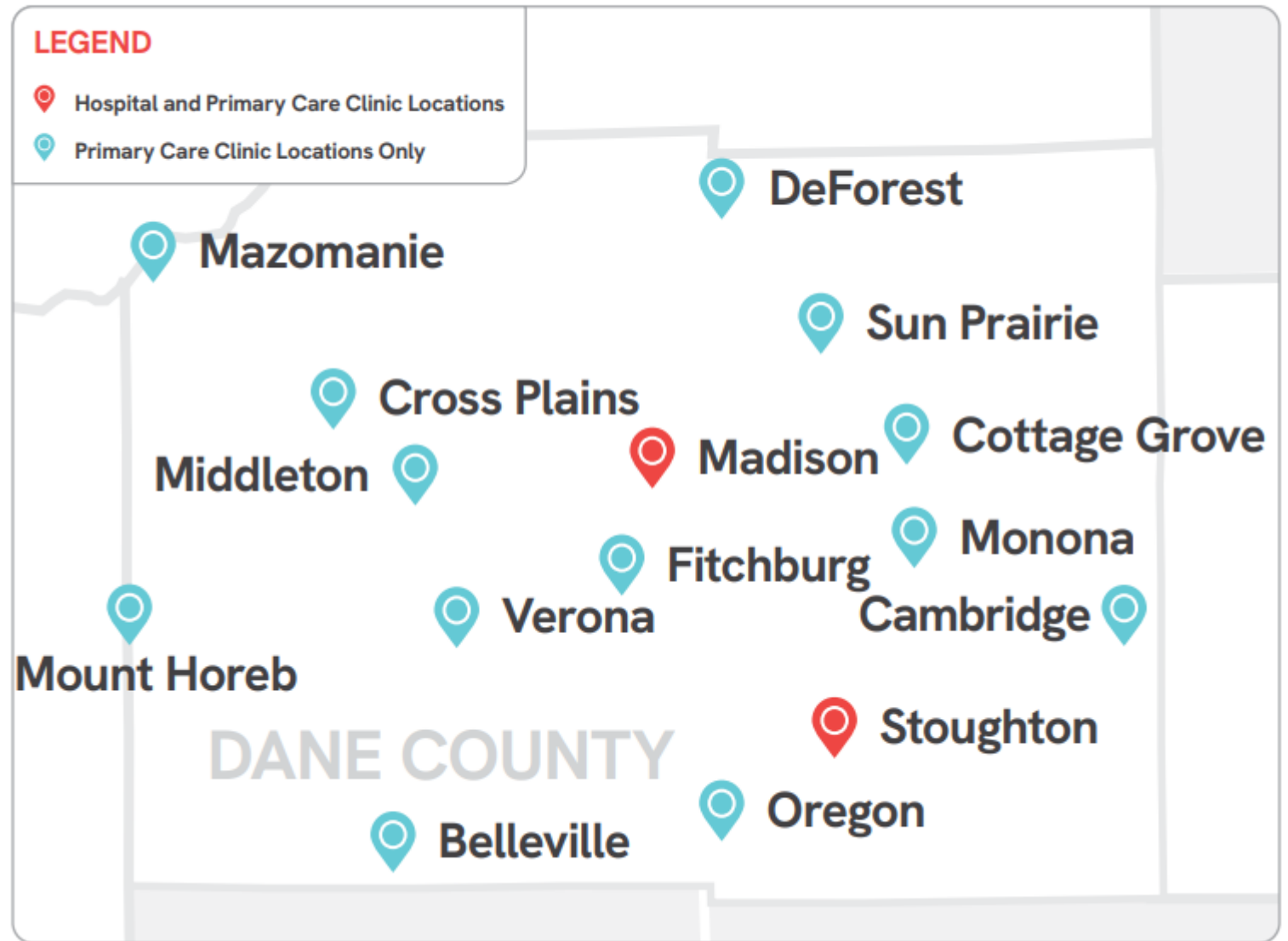


GHC – Dane Choice

ghcscw.com

Click on “Find a Provider”

Find exceptional PCPs in primary care clinics throughout Dane County:

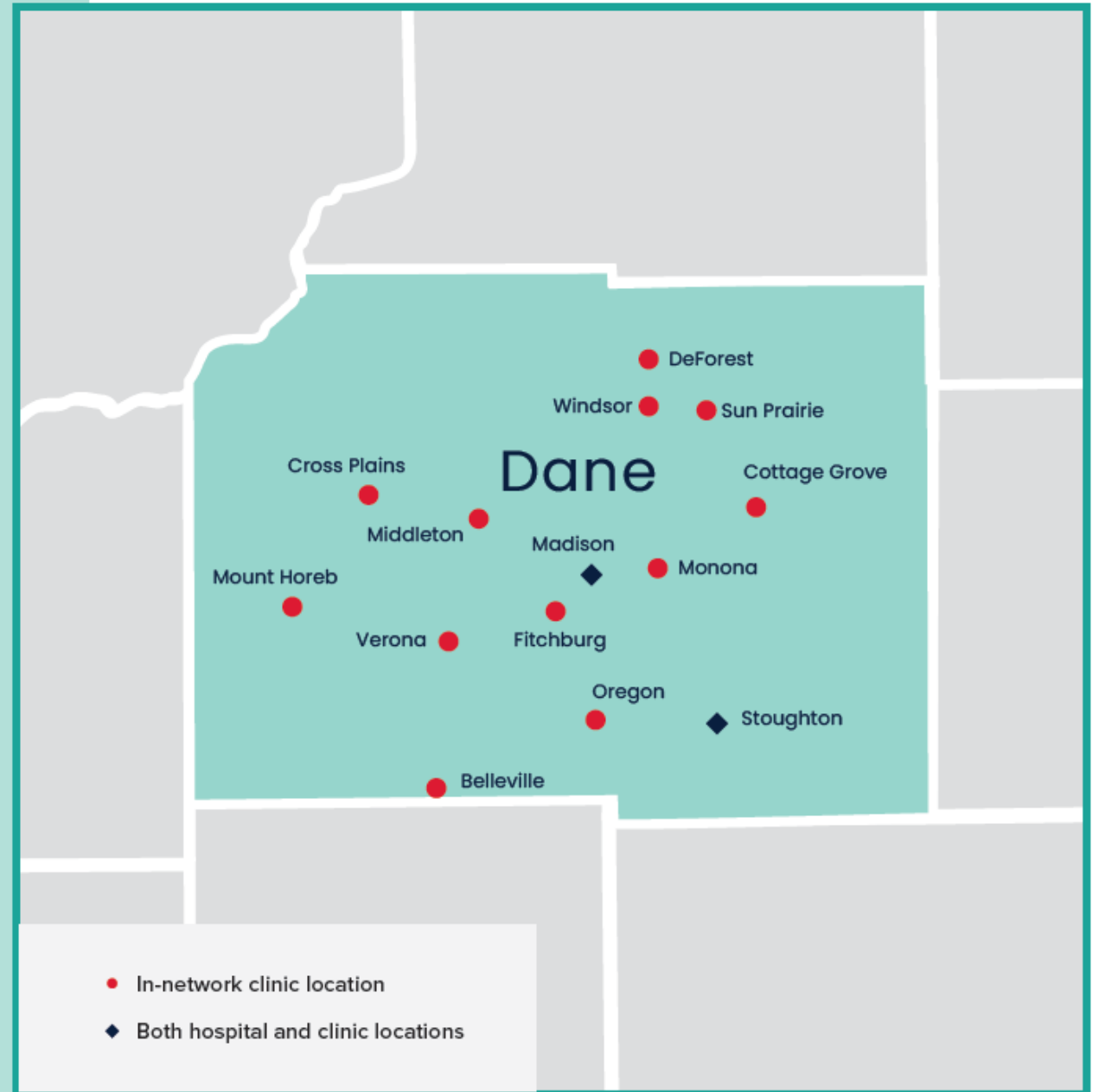


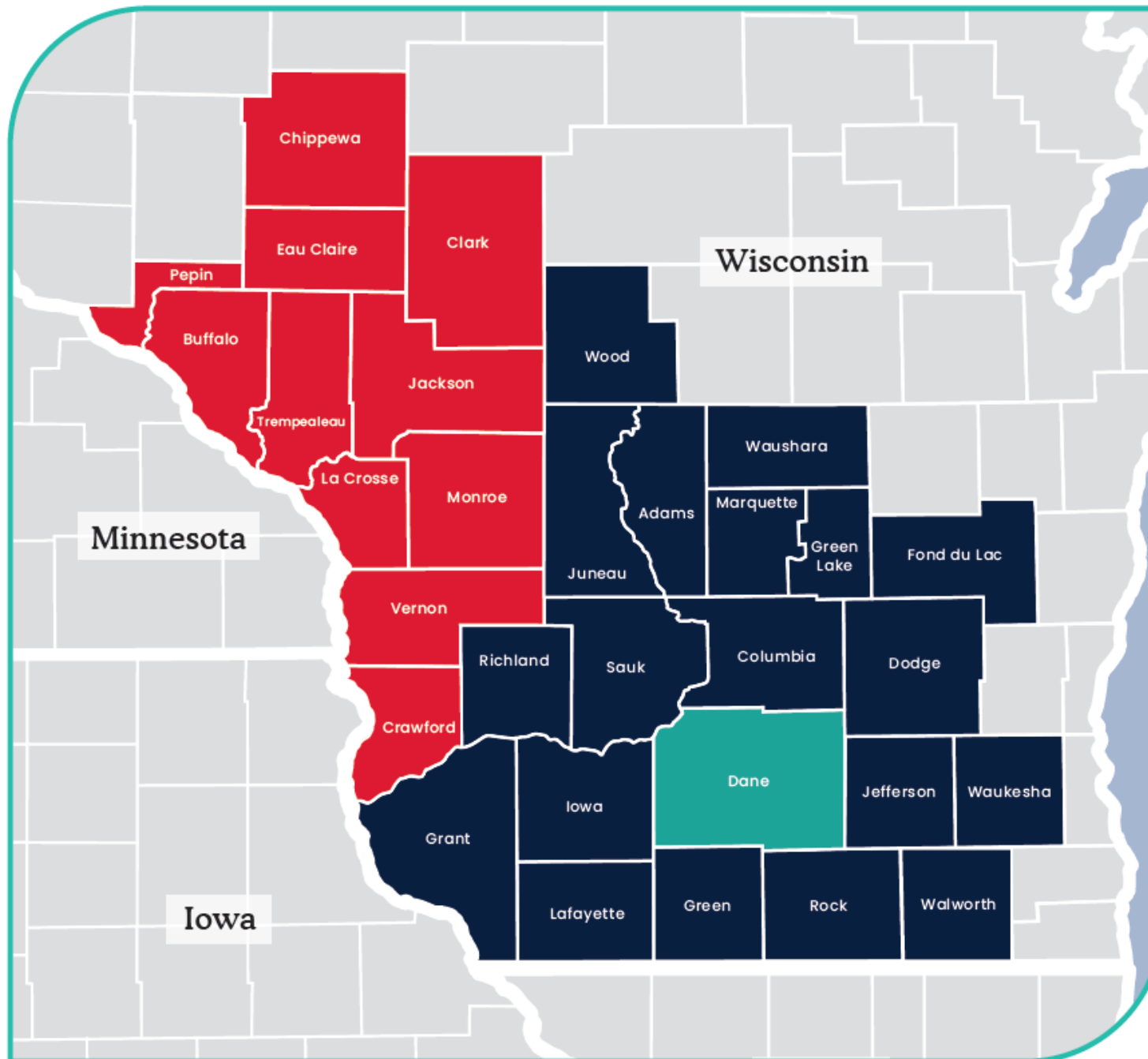
Quartz – UW Health

quartzbenefits.com/find-a-doctor/network-listing/

Scroll to ETF – State & Local
Click on “Quartz-UW Health”

UW Health Network





MAP KEY

- Quartz West
- Quartz UW Health
- Quartz Central

State Group Health

IYC Health Plan



However, some Wisconsin-based Health Plan and HDHP networks may offer limited in-network options in a surrounding state (e.g., Illinois, Iowa, Michigan, Minnesota).

For more information, see:

- **ETF's Health Plan Search webpage**
etf.wi.gov/its-your-choice/2024/health-plan-search/state
- **Next several slides in PDF**

State Group Health – 2024

IYC Health Plan



Dean Health*



(800) 279-1301

etf.wi.gov/its-your-choice/2024/dean-health-plan

has providers in

- Dane County, WI
- Other Southwestern Wisconsin counties

and

they also have some network providers in

- Illinois
- Iowa

*Do **not** confuse this HMO network with the nationwide Access Plan.
The Access Plan is a different PPO plan with Dean and First Health:
etf.wi.gov/its-your-choice/2024/access-plan-dean.

State Group Health – 2024

IYC Health Plan



Dean Health Plan – Prevea360 East

PREVEA360
health plan™

(877) 230-7555

etf.wi.gov/its-your-choice/2024/dean-health-plan-prevea360-east

has providers in

- Eastern Wisconsin

and

they also have some network providers in

- **Iowa**
- **Minnesota**
- and more (limited)

Dean Health Plan – Prevea360 West & Mayo

PREVEA360
health plan™

(877) 230-7555

etf.wi.gov/its-your-choice/2024/dean-health-plan-prevea360-west-and-mayo-clinic-health-system

has providers in

- Western Wisconsin

and

they also have some network providers in

- **Minnesota**

State Group Health – 2024

IYC Health Plan



Group Health Cooperative (GHC) of Eau Claire Greater Wisconsin

(888) 203-7770

etf.wi.gov/its-your-choice/2024/group-health-cooperative-eau-claire-greater-wisconsin

has providers in

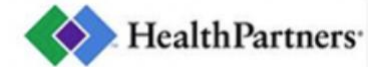
- western, central, and southern Wisconsin

and

they also have some network providers in

- **Minnesota**
- **Michigan**

HealthPartners West



(855) 542-6922

etf.wi.gov/its-your-choice/2024/healthpartners-health-plan-west

has providers in

- parts of Wisconsin

and

they also have some network providers in

- **Minnesota**

State Group Health – 2024

IYC Health Plan



Medical Associates

(866) 421-3992



etf.wi.gov/its-your-choice/2024/medical-associates-health-plan

has providers in

- parts of Wisconsin

and

they also have some network providers in

- ***Illinois***
- ***Iowa***

MercyCare

(800) 985-2421 option 5



etf.wi.gov/its-your-choice/2024/mercyCare-health-plan

has providers in

- parts of Wisconsin

and

they also have some network providers in

- ***Illinois***

State Group Health – 2024

IYC Health Plan



Quartz – Central

(844) 644-3455

etf.wi.gov/its-your-choice/2024/quartz-central

Quartz

has providers in

- middle and eastern parts of Wisconsin

and

they also have some in-network specialists in

- ***Illinois***
- ***Iowa***
- ***Minnesota***

Quartz – West

(844) 644-3455

etf.wi.gov/its-your-choice/2024/quartz-west

Quartz

has providers in

- western Wisconsin

and

they also have some in-network specialists in

- ***Illinois***
- ***Iowa***
- ***Minnesota***



State Group Health Monthly Cost

UW Grad Assistants
Individual With / Without Uniform Dental
Family With / Without Uniform Dental

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

- **Dean** in southern Wisconsin and
- **First Health**
 - across Wisconsin and
 - nationwide

Also:

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

Access Plan	Access HDHP
\$136.50 / \$133.50	Not available
\$341.50 / \$331.50	Not available



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. 2024 Health Plan Search. etf.wi.gov/its-your-choice/2024/health-plan-search/state

Preventive Care

IYC Health Plan

Access Plan



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 > *search:* preventive

See: ETF. *Benefits and Services FAQs.* etf.wi.gov/its-your-choice/2024/health-benefits/benefits-and-services-faqs#preventive%20services

Preventive Care

IYC Health Plan

Access Plan



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. 2024 Schedule of Benefits: IYC Health Plan and Access Plan. etf.wi.gov/resource/2024-schedule-benefits-iyh-health-plan-po1-po616-po8 and etf.wi.gov/resource/2024-schedule-benefits-access-plan-state-wisconsin-local-health-plan-lahp-po1-po616-po8

What if my care is not preventive?

IYC Health Plan

Access Plan



OOPL –
Medical

OOPL –
Rx

Plan
MOOP

Copayments

Deductible

Coinsurance

What if my care is not preventive?

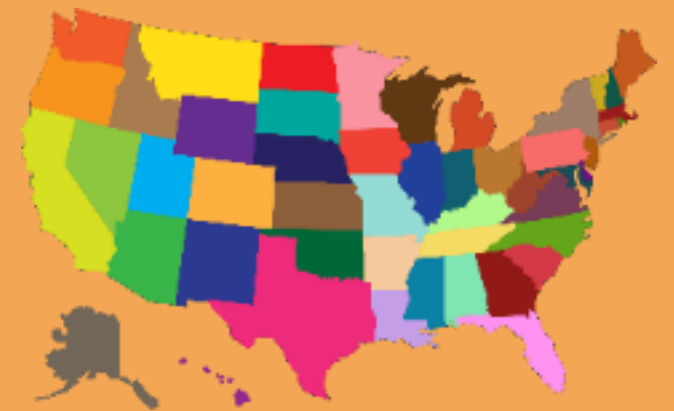
IYC Health Plan

- Visit in-network providers only
- **No coverage** if out-of-network (except 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

IYC Health Plan

Access Plan



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	· General Physicians · PA or NP · Pediatrician · OB/GYN	\$0 (if billed as eligible preventive)
Primary Care Office Visit	· General Physicians · PA or NP · Pediatrician · Chiropractor · Mental Health · OB/GYN	\$15
Specialty Care Office Visit	· Specialty Providers · Urgent Care · Vision Exam in office visit setting	\$25
Emergency Room	· Emergency Room	\$75 (waived if admitted)

Annual Deductible



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

IYC Health Plan

Access Plan



If you meet your \$250* deductible:

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.

Medical Out of Pocket Limit 2024

IYC Health Plan

Access Plan



If you meet the \$1,250 medical out of pocket limit (OOPL):
for the rest of the calendar year, 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% .

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

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

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 OOPL 2024

IYC Health Plan

Access Plan



If you meet the pharmacy out of pocket limit 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	\$9,450 / \$18,900

Search the **Navitus** formulary:

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

Pharmacy Benefits

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:

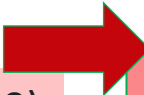
etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx



Overview of In-Network Coverage



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



If a person meets the **OOPL for a Rx tier**, for rest of year insurance pays 100% for prescriptions at that level for the rest of the calendar year.



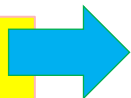
Office visit copays:
You pay **\$15 or \$25** each in-network visit. \$75 copay added to ER visits.



If the **medical OOPL (\$1,250 / \$2,500)** is met, 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.

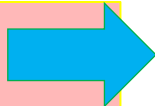


Deductible:
You pay 100% of the first **\$250** (\$500 max per family)



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

20/80 split for durable medical equipment



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

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

NOT usually an emergency:

- Fever without a rash
- Dental pain
- Sprains and strains
- Sore throat
- Ear pain
- Common cold or flu symptoms
- Most headaches

[etf.wi.gov/files/get-medical-care-when-you-need-it-fast/download?inline=](https://etf.wi.gov/files/get-medical-care-when-you-need-it-fast/download?inline=1)

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

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://etf.wi.gov/files/get-medical-care-when-you-need-it-fast/download?inline=1)

Out-of-Network Medical Coverage

IYC Health Plan



Balance Billing

“In cases where you are eligible for **Out-of-Network** coverage (...), the amount your **Health Plan** determines is reasonable to pay (...) may be less than the amount your Provider billed. In these cases, you are held harmless for the difference between the billed and paid **Charge(s)**, other than the **Copayments, Coinsurance, or Deductibles** specified on your **Schedule of Benefits**.

The only exception to this is if you accepted financial responsibility in writing for specific treatment or services (that is, diagnosis and/or procedure code(s) and related Charges) before receiving services.”

Out-of-Network Medical Coverage

IYC Health Plan



Balance Billing

“If you receive **Emergency** or **Urgent Care**, or if you receive ancillary services* from an **Out-of Network Provider** as part of an **In-Network service** (for example, an Out-of-Network anesthesiologist for a surgery by an In-Network surgeon), you cannot be charged any more than your **In-Network Copayments, Coinsurance, or Deductible**. In the case of Emergency care, this includes Post-Stabilization Care.”

*Services that are generally provided in conjunction with another medically necessary service. Some examples include anesthesia provided for a surgery or a lab test to diagnose an illness.



Be Ready!

[etf.wi.gov/video/
get-medical-care-
when-you-need-
it-fast](http://etf.wi.gov/video/get-medical-care-when-you-need-it-fast)





E-VISIT



VIDEO
VISIT



PRIMARY
CARE



URGENT
CARE



EMERGENCY
CARE



**Too sick to drive
to the doctor?**

Fill out an online
questionnaire,
receive a written
diagnosis, treatment,
and a prescription.

**Cold/flu, allergies,
lice, etc.**

**Prefer a face-to-face
conversation?**

Start a video
visit and quickly
connect with a
SSM Health provider.
No appointment
necessary.

**Abnormal headaches,
earaches, chronic
conditions, etc.**



**Wish to see your
doctor for care?**

Schedule an
appointment at
your primary care
clinic. Same-day
appointments are
usually available.

**In-person treatments
and annual checkups.**

**Primary care clinic
full or closed?**

Visit your nearest
Urgent Care facility.

**When your
normal clinic is
full or closed.**



**Life-threatening illness
or injury?**

Go to the nearest
emergency room
or call 911.

**Heart attack,
stroke, head injury,
severe pain.**



Where to get care.

Explore the options that are available with your Quartz plan.*

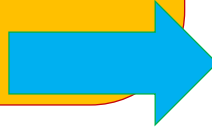
	Virtual visit	Telehealth	Primary care	Urgent care	Emergency care
Description	An on-demand appointment with a health care provider via your smartphone, tablet, or computer	A scheduled appointment with your usual provider during clinic hours, via video chat or phone call	Regular, non-emergency care. Face-to-face appointment with your provider in their clinic or office	In-person, walk-in care at designated locations, usually with extended hours	In-person care 24/7 when help is needed right away to prevent an adverse health outcome
Hours	24/7	Normal clinic hours	Normal clinic hours	Extended hours	24/7
Cost	\$	\$\$	\$\$	\$\$\$	\$\$\$\$
When to use	For urgent, non-emergency symptoms, like: <ul style="list-style-type: none">• Cough• Headaches• Nausea• Rashes• Sore throat• Sprains	For service outside of the clinic, including: <ul style="list-style-type: none">• Routine visits• Surgery follow-ups• Mental health services• Screenings	For in-clinic services, for instance: <ul style="list-style-type: none">• Routine checkups• Annual physicals• Preventive screenings• Vaccinations• Non-urgent injuries and illness	For health issues or injuries that need prompt attention, but are not serious enough for emergency care, such as: <ul style="list-style-type: none">• Sprains and strains• Ear pain or infection• Rashes and insect bites• Sore or strep throat	For serious and/or life-threatening situations, for example: <ul style="list-style-type: none">• Chest pain or heart attack• Shortness of breath• Major illness• Traumatic injury
How to access	Set up an account ahead of time so you're prepared if you are sick or injured. Learn more at QuartzBenefits.com/digitaltools	Call your provider's office to schedule a telehealth visit (if available) and get connection instruction	Call your primary care provider or clinic to schedule ahead of time	Call your primary care provider or clinic first, day or night. They will advise you if you should go to urgent care	Call 911 or go to the nearest hospital emergency department for immediate help

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%



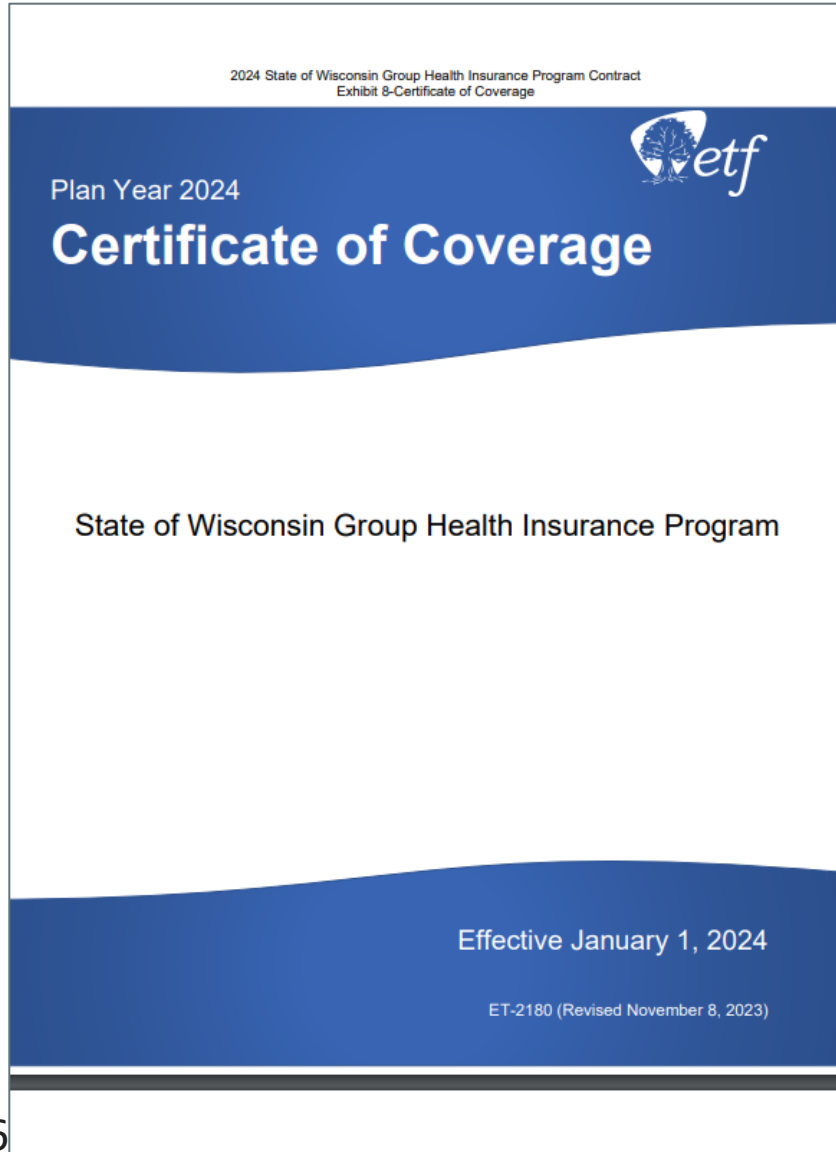
If you meet the out-
of-network OOPPL of
\$2,000/person,* then
insurance pays
100% of additional
out-of-network
covered medical
costs.

*\$4,000 per family max

Out-of-Network Coverage

IYC Health Plan

Access Plan



If you receive care outside your network, you **must** contact your network by the next business day or as soon as possible.

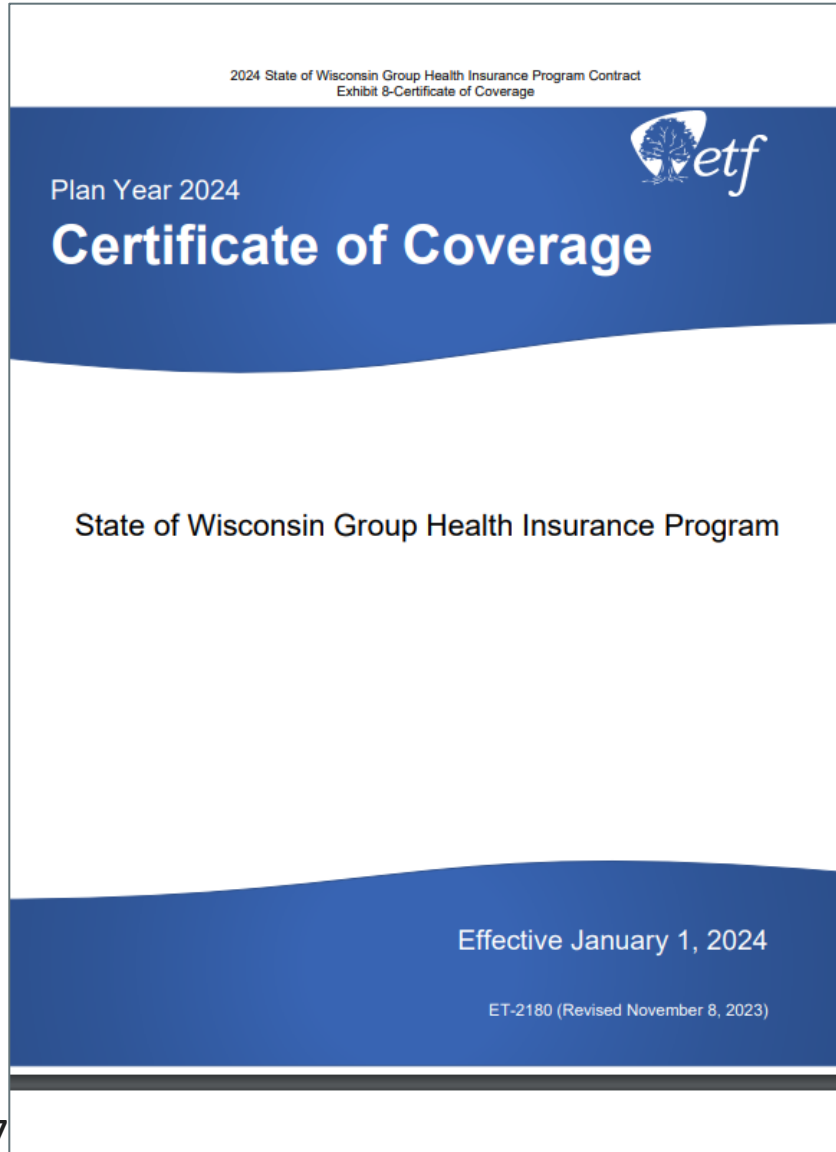
See the plan **certificate of coverage** and contact your network if you have questions.

ETF. Plan Year 2024 Certificate of Coverage.
etf.wi.gov/resource/2024-uniform-benefits-certificate-coverage

What is a Certificate of Coverage?

IYC Health Plan

Access Plan



See Certificate of Coverage for more detail on what is covered and what is excluded under your health plan.

ETF. Plan Year 2024 Certificate of Coverage.
etf.wi.gov/resource/2024-uniform-benefits-certificate-coverage

What is a Certificate of Coverage?

IYC Health Plan

Access Plan



See Certificate of Coverage for more detail on what is covered and what is excluded (not covered) under your plan

Example of Covered Expenses:

Gender Reassignment (aka Gender Identity or Transgender) Services

Based on a permanent injunction issued on October 11, 2108 and the summary judgment decision issued on September 18, 2018 by the federal district court for the Western District of Wisconsin, all procedures, services, and supplies related to surgery and sex hormones associated with gender reassignment should be reviewed by the health plans for medical necessity. "Medically necessary" is defined in Section I., Definitions, of the Uniform Benefits

What is a Certificate of Coverage?

IYC Health Plan

Access Plan



See Certificate of Coverage for more detail on what is covered and what is excluded (not covered) under your plan

Example of Covered Expenses:

MEDICALLY NECESSARY: A service, treatment, procedure, equipment, drug, device or supply provided by a HOSPITAL, physician or other health care PROVIDER that is required to identify or treat a PARTICIPANT'S ILLNESS or INJURY and which is, as determined by the HEALTH PLAN and/or PBM:

- 1) Consistent with the symptom(s) or diagnosis and treatment of the PARTICIPANT'S ILLNESS or INJURY, and
- 2) appropriate under the standards of acceptable medical practice to treat that ILLNESS or INJURY, and
- 3) not solely for the convenience of the PARTICIPANT, physician, HOSPITAL or other health care PROVIDER, and
- 4) the most appropriate service, treatment, procedure, equipment, drug, device or supply which can be safely provided to the PARTICIPANT and accomplishes the desired end result in the most economical manner

What is a Certificate of Coverage?

IYC Health Plan

Access Plan



See Certificate of Coverage for more detail on what is covered and what is excluded (not covered) under your plan

Example of services that are **not** covered:

IV. Exclusions and Limitations

A. Exclusions (...)

Some of the listed exclusions may be MEDICALLY NECESSARY, but still are not covered under this program (...)

1) Surgical Services

- a) Keratorefractive eye surgery, including but not limited to, tangential or radial keratotomy, or laser surgeries for the correction of vision.

(...)

State Group Health

IYC Health Plan

Access Plan



Where do I find more details?

Where are the networks' phone numbers?

I have more questions about coverage!

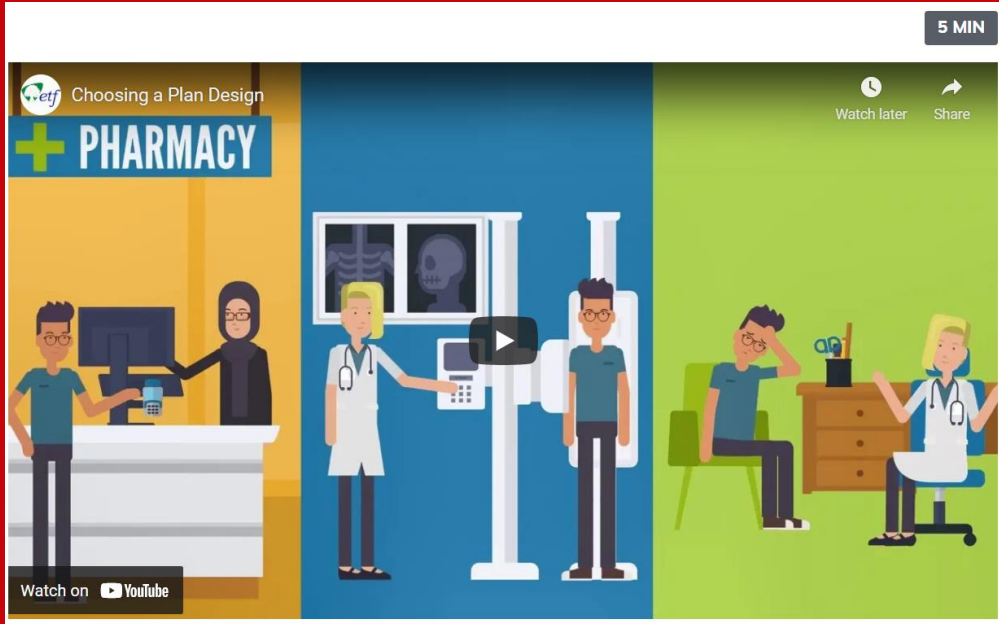
etf.wi.gov/benefits-by-employer > University of Wisconsin System

- **Search by WI County:** etf.wi.gov/its-your-choice/2024/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/2024/health-benefits/frequently-asked-questions
- **Other ETF resources:** etf.wi.gov/its-your-choice/2024/state-employee-and-retiree-health-plan-supplemental-benefits/resources

Choosing Your Health Plan

Which option is best for you?





etf.wi.gov/video/choosing-plan-design





Health Plan Quality

2024 Plan Year

etf.wi.gov/its-your-choice/2024/health-plan-quality





2024: Health Plan Search

Find health plans where you wish to receive care

etf.wi.gov/its-your-choice/2024/health-plan-search/state





Enroll (or waive)

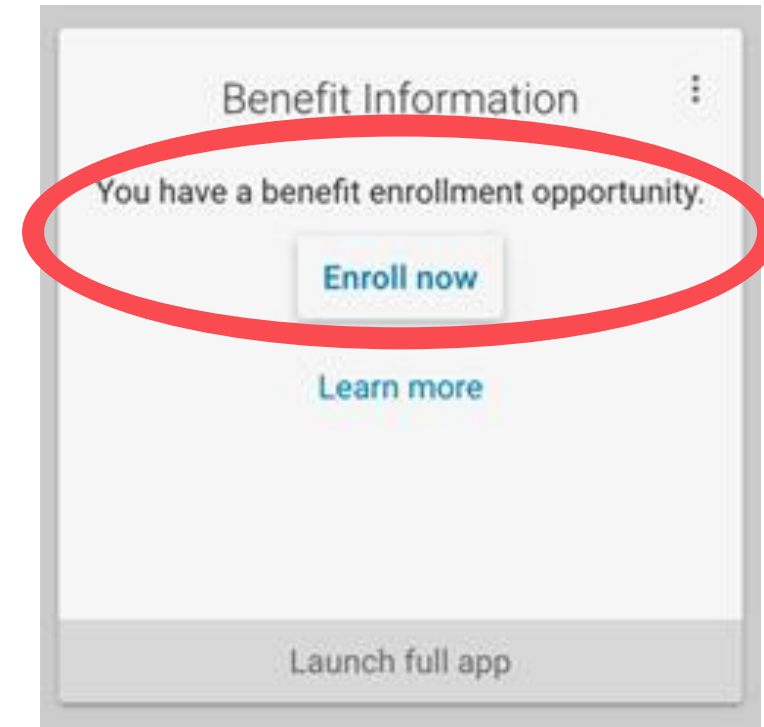
We must receive your selections by
your 30-day deadline.

Submit your benefits choices online

Log in to my.wisc.edu

To submit your benefit decisions online:

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





Self Service (my.wisc.edu > Benefit Information > “Enroll Now”)

Select	HDHP Quartz Central		\$19.50	\$408.82	\$19.50
Select	HDHP Quartz UW Health		\$19.50	\$352.94	\$19.50
Select	HDHP Quartz West		\$19.50	\$397.24	\$19.50
Select	HDHP Robin		\$19.50	\$436.38	\$19.50
Select	HDHP Security		\$19.50	\$432.87	\$19.50
Select	HDHP	The default is “Waive.”		\$481.78	\$19.50
Select	Waive				\$0.00

Self Service (my.wisc.edu > Benefit Information > “Enroll Now”)



Cancel

State Group Health

Done

You must click the Apply button to apply filter changes

HDHP Options: ☒ All ☐ HDHP Only ☐ Non-HDHP
Dental Options: ☒ All ☐ With Dental ☐ Without Dental

Apply

▼ Enroll in Your Plan

The cost shown for each plan is based on your coverage level. Review

If you choose to enroll in Health:

To enroll in the **nationwide Access Plan with Dean & FirstHealth:**

- Click “Select” next to **Access-In State & Dental** if you want preventive dental
- or scroll down to the ‘plain’ Access-In State without dental.

	Plan Name		Before Tax Cost	After Tax Cost	Employer Cost	Pay Period Cost
✓	Health Ins Opt-Out Incentive					\$0.00
<div>Select</div>	Access-In State & Dental		\$135.00		\$644.40	\$135.00
<div>Select</div>	Aspirus & Dental		\$57.50		\$455.91	\$57.50
<div>Select</div>	Common Ground & Dental		\$57.50		\$457.59	\$57.50
<div>Select</div>	Dean & Dental		\$57.50		\$403.03	\$57.50



Self Service (my.wisc.edu > Benefit Information > “Enroll Now”)

Cancel

State Group Health

Done

You must click the Apply button to apply filter changes

HDHP Options: ☒ All ☐ HDHP Only ☐ Non-HDHP

Dental Options: ☒ All ☐ With Dental ☐ Without Dental

Apply

▼ Enroll in Your Plan

The cost shown for each plan is based on your coverage level. Review

	Plan Name		Before Tax C		
✓	Health Ins Opt-Out Incentive	i			
Select	Access-In State & Dental	i	\$135		
Select	Aspirus & Dental	i	\$57.50	\$455.91	\$57.50
Select	Common Ground & Dental	i	\$57.50	\$457.59	\$57.50
Select	Dean & Dental	i	\$57.50	\$403.03	\$57.50

If you choose to enroll in Health:

To enroll in one of the Wisconsin-based plans:

- Click “Select” next to the name of the network you want for the rest of the year.
- Here in Madison, WI, many employees would choose either
 - Dean & Dental, or
 - GHC-SCW Dane Choice & Dental or
 - Quartz-UW Health & Dental



Enroll (or waive)

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

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

[hr.wisc.edu/benefits/state-group-
health-insurance](http://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"/> Single (no change date required) <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed Date: (MM/DD/YYYY) Date: (MM/DD/YYYY) Date: (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 <small>You may attach additional pages if more space is needed</small>			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: _____									



5. Enroll in a Plan Design

Compare factors like monthly payments, coverage levels, out-of-network benefits, and provider availability. See your health benefits materials or your employer for specific options available to you, and descriptions of each plan design. If you are not changing the options below, you do not need to complete this section.

5. Clear Selection

Make your plan (chosen on next page) a High Deductible Health Plan (HDHP)? ☐ Yes ☐ No

Individual or family coverage? ☐ Individual ☐ Family

With or without Uniform Dental? ☐ With dental ☐ Without dental

If you choose with dental, your dental plan will be Delta Dental.

State employees: If you elect HDHP, you must also enroll in the state-sponsored health savings account (HSA). You are not eligible for an HDHP if you have other coverage. You may enroll in an HDHP if your dependents have other coverage.

Local Wisconsin Public Employer (WPE) employees: You can only enroll in the plan designs your employer offers, including dental. Check with your employer.



6. Select Your Health Plan

All health plans provide the same in-network benefits. When choosing a plan, consider where you live or work, health plan quality ratings and the monthly premium. See your health benefits materials for your options. Health plan provider directories are available online.

6. Clear Selection

- | | |
|--|---|
| <input type="checkbox"/> Access Plan by Dean Health Plan | <input type="checkbox"/> HealthPartners Health Plan Southeast |
| <input type="checkbox"/> Aspirus Health Plan | <input type="checkbox"/> HealthPartners Health Plan West |
| <input type="checkbox"/> Common Ground Healthcare Cooperative | <input type="checkbox"/> Medical Associates Health Plans |
| <input type="checkbox"/> Dean Health Plan | <input type="checkbox"/> MercyCare Health Plans |
| <input type="checkbox"/> Dean Health Plan - Prevea360 East | <input type="checkbox"/> Network Health |
| <input type="checkbox"/> Dean Health Plan - Prevea360 West and Mayo Clinic Health System | <input type="checkbox"/> Quartz Central |
| <input type="checkbox"/> GHC of Eau Claire Greater Wisconsin | <input type="checkbox"/> Quartz UW Health |
| <input type="checkbox"/> GHC of Eau Claire River Region | <input type="checkbox"/> Quartz West |
| <input type="checkbox"/> GHC of South Central Wisconsin Dane Choice | <input type="checkbox"/> Robin with HealthPartners |
| <input type="checkbox"/> GHC of South Central Wisconsin Neighbors | <input type="checkbox"/> Security Health Plan |
| | <input type="checkbox"/> State Maintenance Plan (SMP) by Dean Health Plan |

Health Plan Selections:

- See Section 5, select plan design option.
- See Section 5, select coverage option.
- See Section 5, select dental option.

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-UW Health), 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



When will I receive my insurance cards?

About 4 weeks after enrollment is processed

How will they be sent to me?

The insurance plans mails them to you.

- Make sure your Home and Mailing addresses on **my.wisc.edu > Personal Information** are correct.
- Click “Update My Personal Information” and update your address if a correction is needed.

What if...
I don't have my ID cards yet,
but I need medical care?



See the next three slides
in your PDF copy
of the presentation deck.



What if... I don't have my ID cards yet, 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 November 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 November 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 November 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 yet, 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 November 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 November 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:

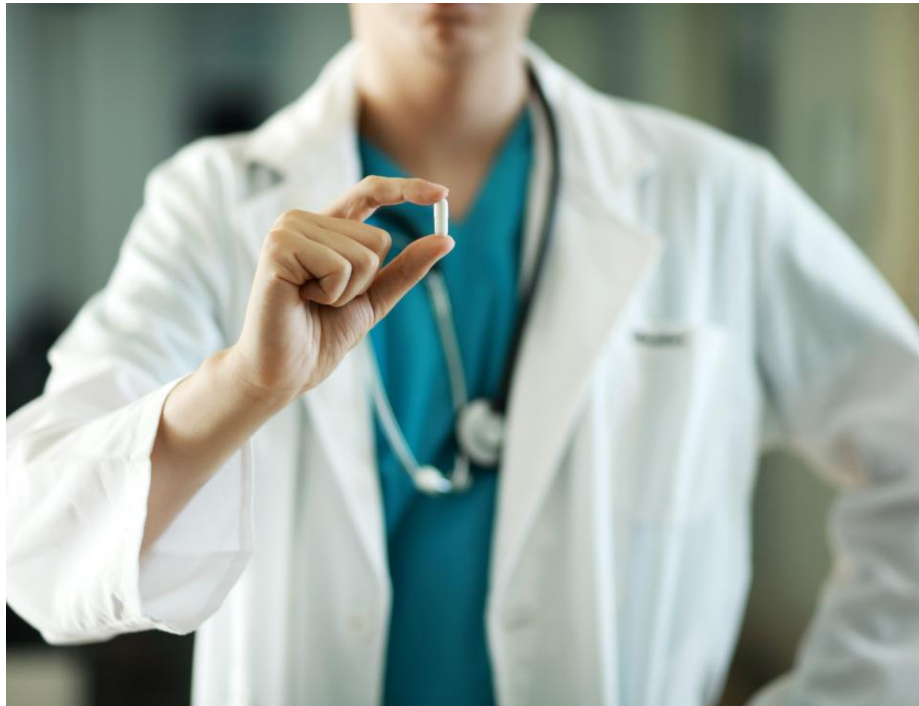
Alex's enrollment information is **not** yet loaded into the insurance company's system, so when the clinic asks for insurance information:

- Alex explains she is a new participant with coverage that begins November 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 yet, but I need a prescription medicine?



Example Scenario 3:

Alex elects the family plan with *Quartz-UW with dental* (an IYC Health Plan option for Dane county) for coverage effective November 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 November 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 November 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.

A close-up, slightly blurred photograph of a person's hands typing on a silver laptop keyboard. The person is wearing a blue denim shirt. The laptop is on a wooden desk. In the foreground, there are some papers and a pen. A semi-transparent white rectangular box with a black border is overlaid on the image, containing the text 'Q&A' in a bold, black, sans-serif font.

Q&A



LIFE INSURANCE



HEALTH INSURANCE

- State Group Health Insurance
 - Uniform Dental Benefits (preventative care)
Optional add-on to State Group Health Insurance
 - Health Savings Account
Mandatory if enrolling in a High Deductible Health Plan (HDHP)

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

DISABILITY

- Income Continuation Insurance
- WRS 40.63 Disability Retirement

LIFE INSURANCE

- State Group Life Insurance
- Individual and Family Group Life Insurance
- UW Employees Inc. Life Insurance
- Accidental Death and Dismemberment Insurance
- University Insurance Association Life Insurance
- Accident Insurance

SPENDING AND SAVINGS ACCOUNTS

- Flexible Spending Accounts
- Parking and Transit Accounts
- Health Savings Account

RETIREMENT PLANS

- Wisconsin Retirement System
Mandatory for all eligible employees
- UW 403(b) Supplemental Retirement Program (SRP)
- Wisconsin Deferred Compensation 457(b)



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

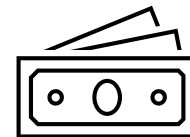
Life insurance pays a benefit (an amount of money) to your beneficiary (a person, persons, or charity of your choice) if you die while covered by the plan.



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:

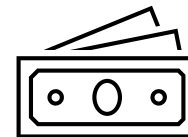
- **if someone in your life relies upon your earnings to pay bills**
(e.g., rent or mortgage or car payment)
- **to cover the cost of your funeral**



Protect your
family's home



Provide for child-
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Replace lost
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charitable gift

Why life insurance?

If you enroll in a life insurance plan:

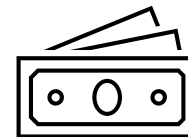
- Submit a beneficiary designation form to the insurance company so that, if you die, they know who should be paid.
- The UW's beneficiary designation forms are online:
wisconsin.edu/ohrwd/benefits/beneficiary



Protect your
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Provide for child-
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Replace lost
household income



Leave a
charitable gift



Your group life insurance provider provides a secure web site, www.LifeBenefits.com, for electing, storing, and updating your life insurance beneficiary designations. This secure online service protects the privacy of your information while ensuring your beneficiary information is available when it's needed.

You may view or update your beneficiary information at any time on the LifeBenefits web site. Please follow the instructions below to designate your life insurance beneficiary.

Web Site Address: www.LifeBenefits.com

User ID: UWxxxxxxx

Initial Password: Your password is your eight-digit date of birth (MMDDYYYY) **followed by** the last four digits of your Social Security number.
Example: If your date of birth is August 2, 1960 and the last four digits of your Social Security number are 1234, enter 080219601234 as your password.

www.LifeBenefits.com

We appreciate the opportunity to provide you with excellent service. If you have any questions regarding your beneficiary designation or accessing LifeBenefits, please contact us at 877-494-1754.

Thank you,
Securian Group Insurance
<http://www.LifeBenefits.com>

Securian Group Insurance



Why life insurance?

If you enroll in a life insurance plan:

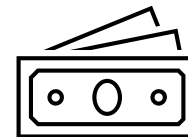
- You may **select one beneficiary** who would receive the entire benefit, **or**
- You may **select multiple beneficiaries** and divide the benefit among them.
- In the future, **you can change whom you initially chose** as your beneficiaries by submitting a new beneficiary form to the insurance company.



Protect your
family's home



Provide for child-
care & education



Replace lost
household income



Leave a
charitable gift



Life insurance options

Enroll during your first 30-days.

- **Individual & Family life (I&F)**

Cost depends on your age and the amount of coverage elected.



Life insurance options

Enroll during your first 30-days.

- **Individual & Family life (I&F)**

Coverage also available for your spouse, domestic partner, and/or children



Life insurance options

Enroll during your first 30-days.

- **Individual & Family life (I&F)**

If you do not enroll timely, you waive by default.





Life insurance options

Enroll during your first 30-days.

- **Individual & Family life (I&F)**

If you do not enroll timely, 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.



University Insurance Association (UIA) life.

Faculty and Academic Staff:

If you qualify for UIA, you will be enrolled next January.

- You must earn about \$3,000 per month to qualify.
- If you qualify, you will be enrolled (you cannot waive).
- Amount your beneficiary would receive is based on your age at time of death.
- Coverage only on your life (not your family).
- Cost for those enrolled is **\$38.40 for the whole year (Jan 1 – Dec 31)**
- Grads, post-docs, fellows, and scholars do not qualify.

Life Insurance

Where do I find plan details?

hr.wisc.edu > Benefits

- Individual and Family (I&F)
- UIA Life



Resource: [How much life insurance is enough?](#)



Individual & Family (I&F) life

New employees can select the following coverage levels

Employee Term Life	\$5,000, \$10,000, \$15,000 or \$20,000
Spouse/Domestic Partner Term Life	\$5,000 or \$10,000
Child Term Life	\$2,500 or \$5,000

Maximum coverage levels

Employee	\$300,000
Spouse/Domestic Partner	\$150,000 or the amount of employee coverage, whichever is less.
Child	\$25,000 or the amount of employee coverage, whichever is less.

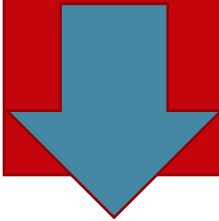
If \$20k election:

Age	Cost per month
< 28	\$0.46
28-30	\$0.50
31-33	\$0.64
34-36	\$0.74
37-39	\$0.90
40-42	\$1.36
43-45	\$2.16
46-48	\$2.60
49-51	\$3.62
52-54	\$4.64
55-57	\$6.46
58-60	\$8.06
64-63	\$11.12
64+ premiums online!	



Individual & Family (I&F) life

If you enroll as a new employee, you may choose to increase your coverage during the Annual Benefit Enrollment (ABE) period each fall



ABE increases for I&F are not offered to you if you aren't already enrolled

Maximum coverage levels

Employee	\$300,000
Spouse/Domestic Partner	\$150,000 or the amount of employee coverage, whichever is less.
Child	\$25,000 or the amount of employee coverage, whichever is less.

If \$20k election:

Age	Cost per month
< 28	\$0.46
28-30	\$0.50
31-33	\$0.64
34-36	\$0.74
37-39	\$0.90
40-42	\$1.36
43-45	\$2.16
46-48	\$2.60
49-51	\$3.62
52-54	\$4.64
55-57	\$6.46
58-60	\$8.06
64-63	\$11.12
64+ premiums online!	

When will my life insurance 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.



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

Examples:

DOH: 01/04/2024

Life insurance effective: 03/01/2024

Accidental Death & Dismemberment (AD&D) and Accident insurance



- AD&D with Zurich
- Accident plan with Securian



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

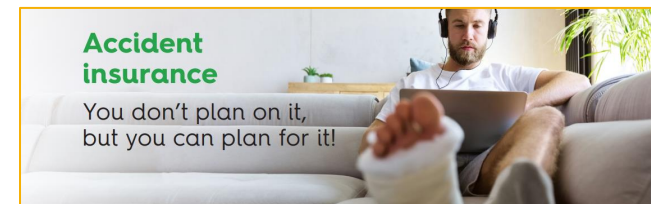
- Individual and Family Group Life Insurance
- UW Employees Inc. Life Insurance
- Accidental Death and Dismemberment Insurance
- University Insurance Association Life Insurance
Mandatory for some Academic Staff
- Accident Insurance

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

- The UW's **Accidental Death and Dismemberment (AD&D)** with Zurich
- The State of Wisconsin's **Accident Insurance** with Securian



Accidental Death and Dismemberment (AD&D)



ZURICH | UNIVERSITY OF WISCONSIN SYSTEM
LW

Accidental Death & Dismemberment (AD&D) Insurance

University of Wisconsin System

Fact Sheet –
Policy GTU 8364005



Zurich American Insurance Company. Certificate of Insurance. Policy GTU 8364005.
wisconsin.edu/ohrwd/benefits/download/life/add/cert.pdf. Viewed 01/03/2024.



Accidental Death and Dismemberment (AD&D)

Benefit Amount	\$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)	\$0.65	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00
Family Cost (per month)	\$1.00	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00

Dismemberment schedule
(% of principle sum, up to \$500,000):

- 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%
- Thumb and index finger same hand: 25%

- Two limbs: 66 2/3%

- One limb: 50%

Additional benefits:

- Additional dismemberment benefit for children
- Car jacking benefit
- Continuation of insurance benefit
- Daycare benefit
- Hearing aid or prosthetic appliance benefit
- Higher education benefit

Natural disaster benefit

- Seatbelt/air bag benefit
- Spouse retraining benefit
- Surviving spouse benefit
- Therapeutic counseling benefit
- Travel assistance benefit
- Identity theft
- Critical burn benefit
- Rehabilitation benefit

Zurich. Accidental Death & Dismemberment (AD&D) Insurance Fact Sheet.
wisconsin.edu/ohrwd/benefits/download/life/add/fact.pdf. Viewed 01/01/2024.



Accidental Death and Dismemberment (AD&D)

Benefit Amount	\$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)	\$0.65	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00
Family Cost (per month)											

Overview of coverage and benefits:

Coverages:

- 24/7 Accident protection
- Optional dependent coverage

Dismemberment schedule
(% of principle sum, up to \$500,000):

- 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%
- Thumb and index finger same hand: 25%

Covered loss of use of:

- Four limbs: 150%
- Three limbs: 75%
- Two limbs: 66 ⅔%
- One limb: 50%

Additional benefits:

- Additional dismemberment benefit for children
- Car jacking benefit
- Continuation of insurance benefit
- Daycare benefit
- Hearing aid or prosthetic appliance benefit
- Higher education benefit

Additional benefits, continued:

- Home alterations and vehicle modification benefit
- Natural disaster benefit
- Seatbelt/air bag benefit
- Spouse retraining benefit
- Surviving spouse benefit
- Therapeutic counseling benefit
- Travel assistance benefit
- Identity theft
- Critical burn benefit
- Rehabilitation benefit

Zurich. Accidental Death & Dismemberment (AD&D) Insurance Fact Sheet.
wisconsin.edu/ohrwd/benefits/download/life/add/fact.pdf. Viewed 01/01/2024.



Accidental Death and Dismemberment (AD&D)

The benefits for your covered dependents will be a percentage of your benefit amount:

Plan Selected	Spouse/ Domestic Partner	Child(ren)
Family plan that covers employee and a spouse/domestic partner only	60%	Not applicable
Family plan that covers employee and dependent child(ren) only	Not applicable	20%
Family plan that covers a spouse/ domestic partner and dependent child(ren)	50%	15%
Spouse/domestic partner maximum benefit: \$300,000; Dependent child(ren) maximum benefit: \$50,000		

Zurich. Accidental Death & Dismemberment (AD&D) Insurance Fact Sheet.
wisconsin.edu/ohrwd/benefits/download/life/add/fact.pdf. Viewed 01/01/2024.



Accidental Death and Dismemberment (AD&D)

You file your own claims with Zurich:

- **Must submit claims by deadline**, which may be within 90 of the accident.
See plan certificate: wisconsin.edu/ohrwd/benefits/download/life/add/cert.pdf.
- Request a claim form at 1-866-841-4771



Accidental Death and Dismemberment (AD&D)

- For **Travel Assistance**

- 1- 800-263-0261 from US or Canada, or collect from anywhere else in the world at +1-416-977-0277. Reference The University of Wisconsin System, policy GTU 8364005.
 - zurichtravelassist.com
-

- For **Identity Theft assistance** through CyberScout

- 1-888-846-970 or
- transunion.com/solution/truempower/identity-protection-management/cyber-protection



Accident Insurance



Securian Life Insurance Company. Group Accident Certificate of Insurance Effective January 1, 2023.
wisconsin.edu/ohrwd/benefits/download/accidentcert.pdf. Viewed 01/03/2024.



Accident Insurance

2024 Monthly Premium Rates

	Individual	Individual + Spouse	Individual + Child(ren)	Family
Monthly cost	\$3.72	\$5.32	\$7.16	\$10.46

Wisconsin Department of Employer Trust Funds. ETF Employer Update: 2024 Accident Plan Premiums Updated.
Email received on 11-10-2023.



Accident Insurance

If you have an accident and make a claim, the plan pays you cash.

Coverage includes:

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



Accident Insurance



Accident insurance claim example

You enroll in accident insurance. Ten months later, you fall off a ladder. The cash benefits from your injury can be used to help with medical costs that your health insurance plan might not cover, giving you the flexibility to spend the money on things such as deductibles, co-pays, child care or a dog sitter.*

✓ Employee accident insurance	Benefit
Broken lower leg	\$1,000
Broken wrist	\$500
Emergency room treatment	\$150
Ambulance	\$250
Hospital stay (2 days)	\$1,400
Securian Financial pays you	\$3,300

*Actual experience and benefit payouts may vary from this example.

Key benefits of accident insurance

- ✓ No medical questions or health exam
- ✓ Covers your spouse and/or children
- ✓ Take your coverage with you if you leave your job

Securian Financial. Accident Insurance.
wisconsin.edu/ohrwd/benefits/download/accidentbrochure.pdf.



Accident Insurance

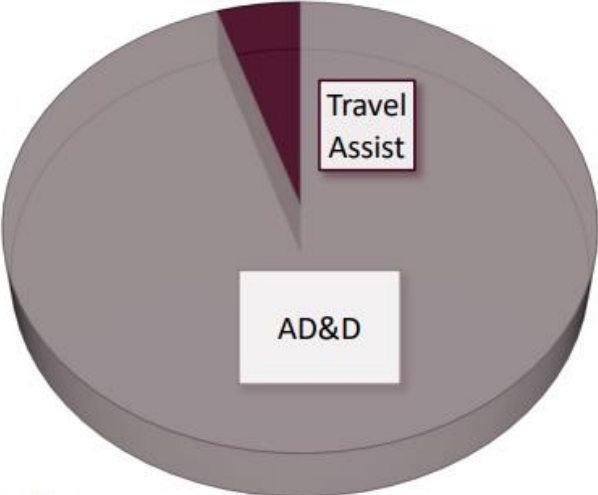
You file your own claims with Securian:

- securian.com/benefits
- Or call 1-866-295-8690
- **Must submit claims by deadline**, which may be within 72 hours of the accident. See plan certificate: wisconsin.edu/ohrwd/benefits/download/accidentcert.pdf.
- Accident claims payable only if treatment is received in the U.S. or a U.S. territory.
- AD&D claims payable regardless of where the death occurs.



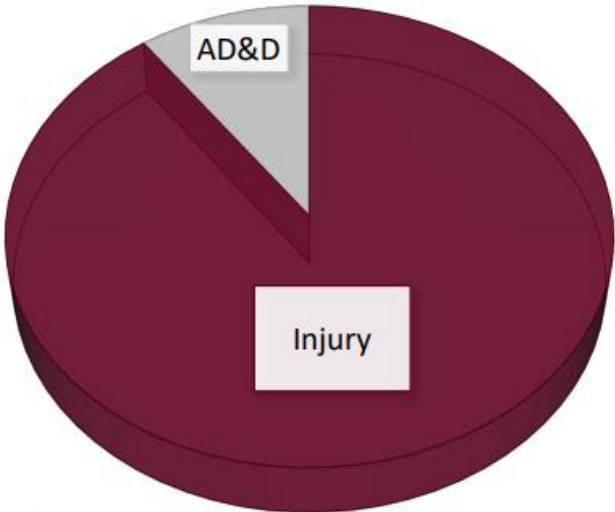
Zurich's AD&D vs. Securian's Accident Insurance

Accidental Death & Dismemberment (AD&D) Insurance



AD&D Insurance Plan
Employee: \$25,000 - \$500,000
Spouse/DP: 50-60% of Employee Coverage
Child(ren): 15-20% of Employee Coverage

Accident Insurance:



Accident Insurance AD&D Provision
Employee: \$100,000
Spouse: \$ 50,000
Child: \$ 25,000

Dental





HEALTH INSURANCE

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

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

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

LIFE INSURANCE

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

SUPPLEMENTAL RETIREMENT PLANS

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



Delta Dental – Monthly Premiums

	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$36.10	\$9.08	\$21.60
Individual + Spouse	---	\$18.16	\$43.22
Individual + Child(ren)	---	\$12.24	\$40.12
Family	\$90.28	\$21.76	\$66.20

See page 11-12 of ETF's
[2024 Decision Guide](#)



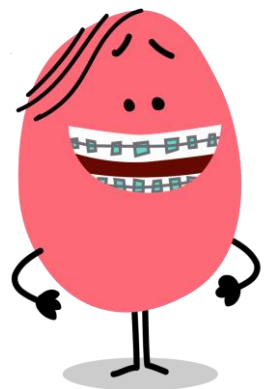
Delta Dental

	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
[2024 Decision Guide](#)

Vision



HEALTH INSURANCE

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

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

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

LIFE INSURANCE

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

SUPPLEMENTAL RETIREMENT PLANS

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



DeltaVision – Monthly Premiums

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	No coverage
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
[2024 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	No coverage

More coverage information at deltadentalwi.com/state-of-wi-vision

See page 13-14 of ETF's
[2024 Decision Guide](#)



DeltaVision – visit in-network providers



INSIGHT NETWORK

eyemedvisioncare.com
1-844-337-8383

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS

PEARLE
VISION

OPTICAL

Find an eye doctor



[Search by location](#)



[Search by doctor](#)



[Online & Lasik](#)

USE MY LOCATION

OR

Zip code

SEARCH BY ZIP

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](#).



Retirement Plans



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

Most UW employees are eligible to participate:

- Employees covered by the WRS
- Rehired annuitants
- Student hourly employees
- Graduate Assistants (e.g., TAs and RAs)
- Certain Post Grad Trainees

But the following appointees are **not** eligible:

- Fellows
- Scholars
- Non-service Graduate Interns & Trainees
- Post-Doctoral Fellows, Scholars, & Trainees





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.



Supplemental Retirement Plans

UW's 403(b)

- Pretax and Post-Tax (ROTH) options
- No minimum contribution
- No employer match
- Contribute up to \$23,000 in 2024 (\$30,500 if age 50+)

- [Admin fees](#) based on account balance and recordkeeper
- Also called the Supplemental Retirement Plan (SRP)
- In-service withdrawal at 59 ½
- Early-withdrawal penalty

State's 457(b)

- Pretax and Post-Tax (ROTH) options
- No minimum contribution
- No employer match
- Contribute up to \$23,000 in 2024 (\$30,500 if age 50+)

- [Admin fees](#) once account > \$5,000
- Also called Wisconsin Deferred Compensation (WDC)
- No in-service withdrawal
- No early-withdrawal penalty



I had a retirement plan through my former employer.

Can I move that money into my new UW account?

Rollover From Previous Employer or IRA

If you are permitted to withdraw your money from your former plan, you can roll it into an account with a UW SRP investment provider.

Money that you roll in to your UW 403(b) SRP account will be treated like other 403(b) money for all tax purposes, except that you may be allowed to withdraw it before terminating employment or reaching age 59 ½, usually with a 10% tax penalty.

The UW 403(b) SRP will accept money from 401(a) "qualified" plans, 401(k), 403(a), 403(b), 457 governmental deferred compensation plans, and Thrift Savings Plans, as well as from traditional (pre-tax), SEP and SIMPLE IRAs. Be aware that if you roll your 457 account into a non-457 plan, it becomes subject to the 10% early withdrawal penalty, which could otherwise not apply.

If you decide to roll over a retirement account, elect a direct rollover, in which the money is paid directly to the new plan. Otherwise, 20% of the account will be withheld for income tax.

To get started, contact your former plan or employer to get distribution paperwork. You may also need roll-in paperwork from your current UW 403(b) SRP provider.

Note: Roth IRAs can only be rolled into other Roth IRAs by federal regulation.

wisconsin.edu/ohrwd/benefits/ret/tsa/#Rollovers&Transfers



I had a retirement plan through my former employer.

Can I move that money into my new UW account?

Portability — Dollars from a traditional IRA, a 401(k) and a 403(b) can be rolled into the WDC, and amounts distributed from the WDC, can roll into a traditional IRA, a 401(k) and a 403(b) plan. Dollars rolled out of the WDC are subject to the tax rules of the new plan.

<https://etf.wi.gov/publications/et8904/download?inline=>



UW's 403b fee structure beginning 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

Account Balance	Monthly Fee
\$0 to \$5,000	\$0
\$5,001 to \$25,000	\$0.75
\$25,001 to \$50,000	\$1.75
\$50,001 to \$100,000	\$4.00
\$100,001 to \$150,000	\$5.00
\$150,001 to \$250,000	\$7.00
Over \$250,000	\$10.25

WDC. "What administrative fees will I pay?" Program Highlights. docs.empower-retirement.com/EE/WisconsinWR/DOCS/Plan-Highlights.pdf.

Viewed 01/03/2024.



Supplemental Retirement Plans

To enroll in UW's 403(b)

- **EZ Enrollment**
(send to benefits@ohr.wisc.edu)

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

To change your 403b deduction:

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

To enroll in State's 457(b)

- Find current Plan Enrollment Code:
wisconsin.edu/ohrwd/benefits/download/WDC-code.pdf

then
 - **REGISTER** on wdc457.org , or
 - Call WDC: **1-877-457-9327**

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)."



Q&A

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A collage of financial planning tools including a calculator, a calendar, and a notebook with sticky tabs.

FLEXIBLE SPENDING ACCOUNTS



HEALTH INSURANCE

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

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

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

LIFE INSURANCE

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

SUPPLEMENTAL RETIREMENT PLANS

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

Most UW employees are eligible to participate 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**
- **Most Postdocs**





Flexible Spending accounts (FSA)

hr.wisc.edu/benefits/flexible-spending-accounts

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 2024 FSA is not part of your taxable income for 2024.

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 2024

What should I know about flexible spending accounts (FSA)?

You are meant to **spend all the money** you send to the 2024 FSA **by December 31, 2024** or earlier. 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
2024 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
2024 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.

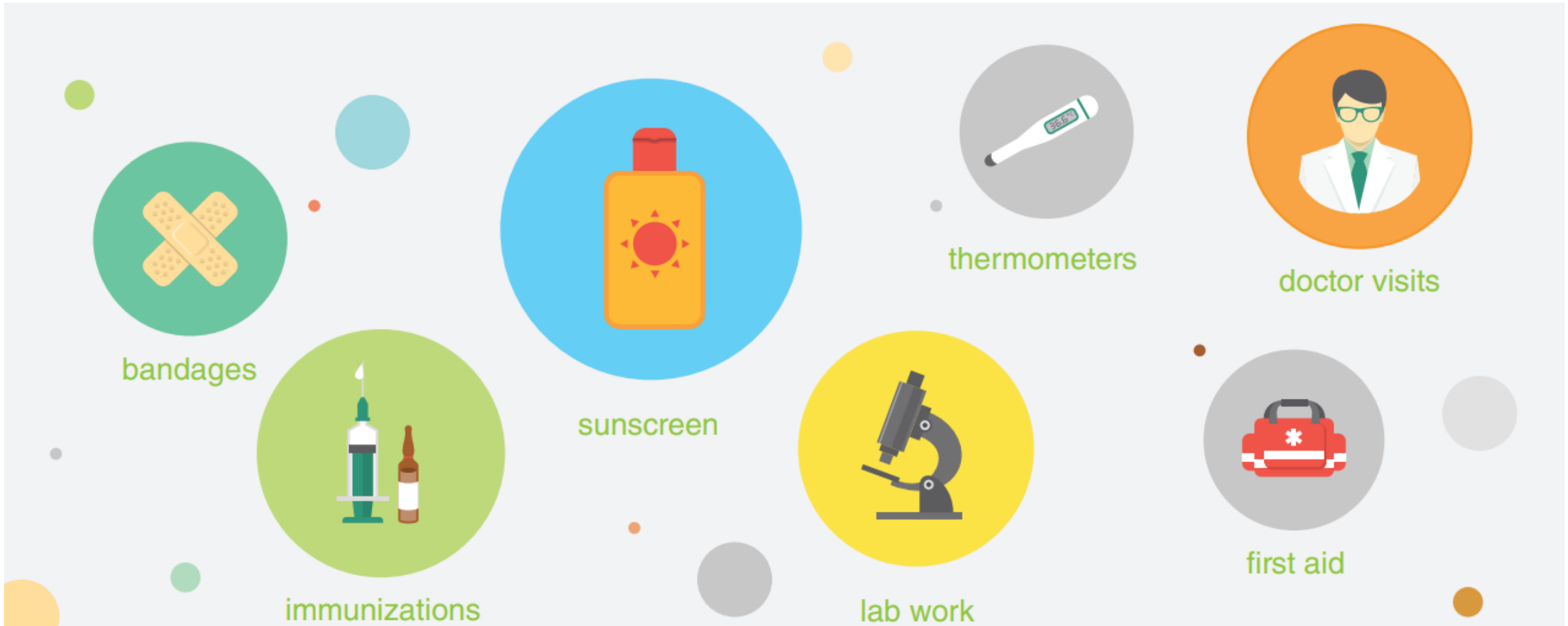
What do you mean by “incur” expenses?

The date you receive the service is the date you incurred the service (even if you pay the bill later).

For example:

- Office visit in December 2023 charges \$15 copay.
 - The \$15 was incurred before your FSA was effective, so you **cannot** use your 2023 Health FSA, even if the bill didn’t arrive in the mail until January.
- Office visit on January 1, 2024 charges \$15 copay.
 - If the \$15 was incurred in 2023 while your account was active, you may use your 2024 Health FSA balance.

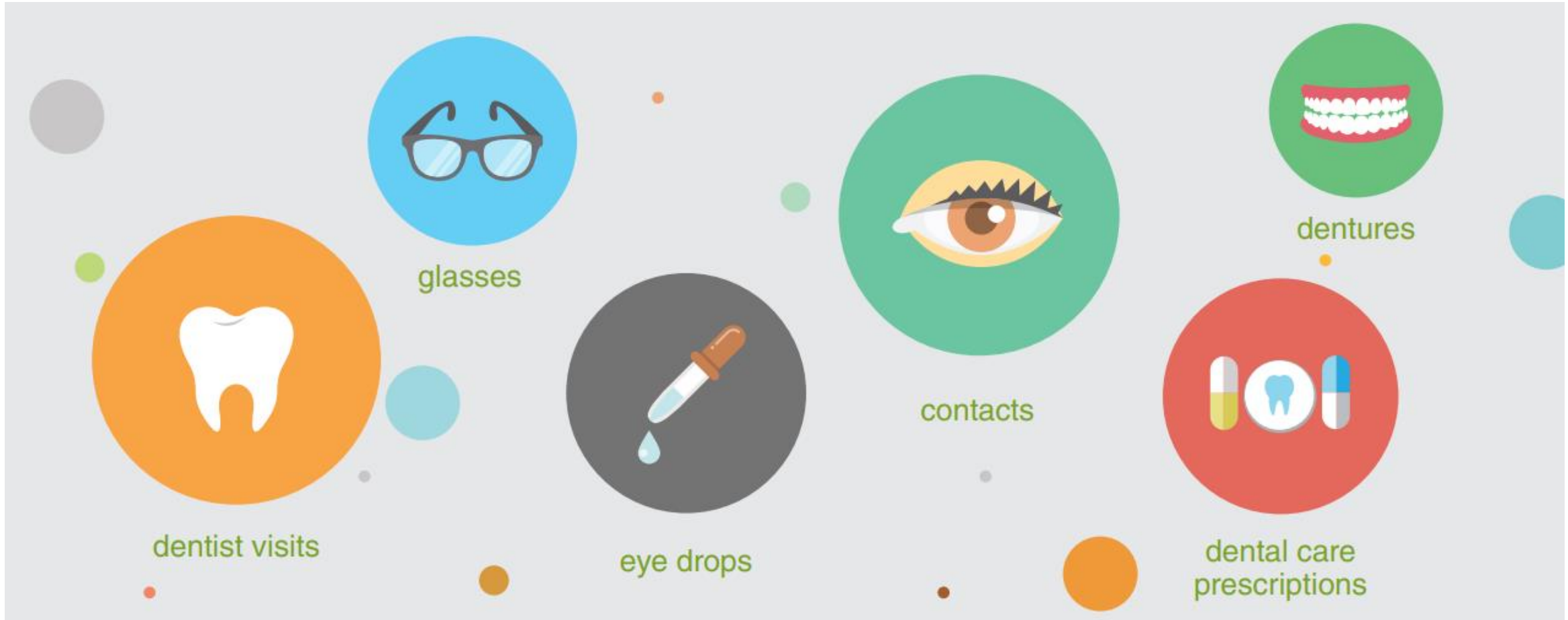
Health (aka Medical) FSA – max \$3,050



More detail:

optum.com/financial/resources/library/medical-expenses.html

Limited Purpose FSA – max \$3,050



More detail:

optum.com/financial/resources/library/medical-expenses.html

*only if you are covered by the HDHP

Dependent Day Care FSA – max \$5,000*

OPTUM Financial™



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

More detail:

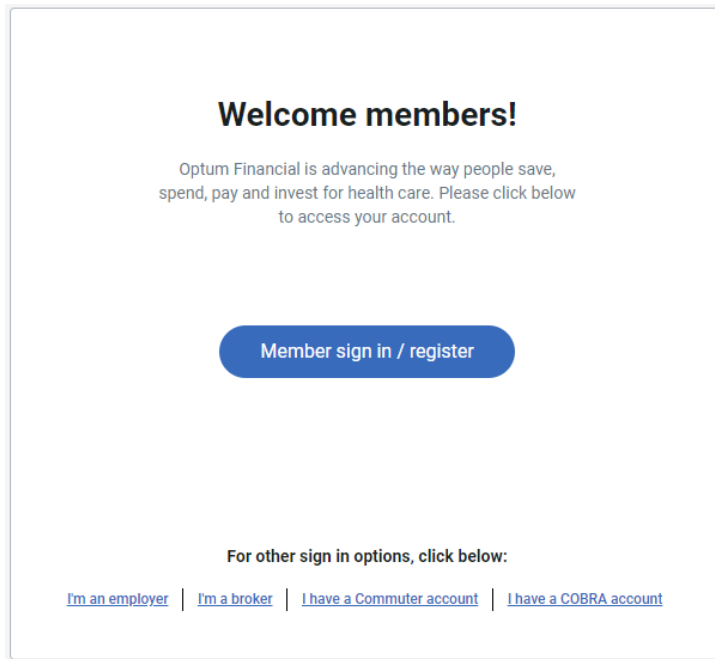
optum.com/library/health-finances/dependent-care-flexible-spending-account.html

Flexible Spending Accounts – if you enroll



Register online as a new user

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



Download the smartphone app

**Download the
Optum Financial app**

Enjoy an easier way to manage your flexible spending account. You can pay bills, view transactions, upload receipts and more. Download today on your Apple or Android device.



hr.wisc.edu/benefits/flexible-spending-accounts

Flexible Spending Accounts – if you enroll



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

Annual election divided over your remaining upcoming paychecks.

Example:

DOH: 01/01/2024

FSA effective: 01/01/2024

DOH: 01/04/2024

FSA effective: **02/01/2024**

- Check to see how many “A” and “B” paychecks remain from which you may have your FSA election withheld:
uwservice.wisconsin.edu/docs/publications/pay-bw-calendar-2024.pdf

hr.wisc.edu/benefits/flexible-spending-accounts

Flexible Spending Accounts – if you enroll OPTUM Financial™



Keep your receipts!

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** the FSA directly.
- Or, if you don't, the amount will be deducted from your paycheck.
[wisconsin.edu/ohrwd/benefits/fsaunsubstantiated](https://www.wisconsin.edu/ohrwd/benefits/fsaunsubstantiated)

hr.wisc.edu/benefits/flexible-spending-accounts

Flexible Spending Accounts – if you enroll OPTUM Financial™



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

- You **forfeit any unspent balance over \$610** in your 2024 Health or LP FSAs.
 - If your balance is \$50 - \$610, that amount will roll over into the next year* to be spent in 2025 and if your employment continues.
 - If your balance is \$1 - \$49, that amount will rollover only if you re-elect the FSA again for 2025.
- You forfeit any unspent balance left in your 2024 Dependent Daycare FSA (no roll over).

*The roll over won't show up available to use until April of the following year.

hr.wisc.edu/benefits/flexible-spending-accounts

Flexible Spending Accounts – if you enroll OPTUM Financial™



Health and Limited Purpose

- **Prefunded –**
the entire amount of money you pledged to contribute for the year is available to spend upfront.
- Use FSA 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.

hr.wisc.edu/benefits/flexible-spending-accounts

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.

hr.wisc.edu/benefits/flexible-spending-accounts

Flexible Spending Accounts



Other considerations:

- The FSAs offer an annual election opportunity every fall for the next year.
- If you do not enroll in the 2024 FSA, you still may enroll (or not) in the 2025 FSA.

hr.wisc.edu/benefits/flexible-spending-accounts

An aerial photograph of a multi-lane highway bridge spanning a body of water. Several cars are visible driving on the bridge. A semi-transparent rectangular box is overlaid on the center of the image, containing the text "Transit and Parking pretax accounts".

Transit and Parking pretax accounts



Transportation.wisc.edu

- Madison Metro bus passes (UW employees pay only \$48 per year for unlimited rides)
- Emergency taxi vouchers (for UW employees who bike or bus to work)
- Pre-tax parking deductions via payroll (for annual base lot permits)
- Commuter Solutions (bus or bike paths to get you from home to work and back again)

Transit and Parking pretax accounts 2024



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

- **Transit account** –  minimum of \$50, **up to \$300/month** for certain transit costs for your commute to work.

If you have a [UW Employee Bus Pass](#) for Madison Metro buses:

- If paid through payroll deduction, is **already pre-tax**.
(do **not** also enroll in this Transit account)

*The roll over won't show up available to use until April of the following year.

Transit and Parking pretax accounts 2024



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

- **Parking account** –  minimum of \$50, **up to \$300/month** for certain work-related parking costs.

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 you use the lot.
(maybe you **do** want to contribute some money to this pretax Parking account?)

*The roll over won't show up available to use until April of the following year.



FREE AND LOW-COST RESOURCES



529 college savings plan with edvest



- Open with as little as \$25
- Make contributions when desired (\$15 minimum)
- Maximum account balance is \$545,500.00 per beneficiary.
- WI state income tax deferred
 - Up to \$4,000 per beneficiary in 2024 tax year or \$2,000 if divorced or married filing separate
- Subject to federal income taxes
- Account earnings free from federal and WI income tax
- If spent on tuition, books, room & board, computers, tablets, and other qualified education expenses



EMPLOYEE ASSISTANCE SERVICES

EMPLOYEE ASSISTANCE OFFICE

(608) 263-2987

EAO.WISC.EDU

- Individual, group and management consultation
- 1-5 sessions for personal counseling and consultation
- Conveniently located on campus for in person meetings
- Familiar with campus policies and processes
- Crisis response and grief services

LIFE MATTERS

(800) 634-6433

MYLIFEMATTERS.COM PASSWORD: BUCKY1

- 24/7 Access
- Diversity of counselor expertise
- Sessions by phone, text, chat, video and in person
- Financial, legal and convenience services
- Training and brown bag seminars



Counseling Psychology Training Clinic

(608) 265-8779

counselingpsych.education.wisc.edu/clinic-and-outreach/cptc

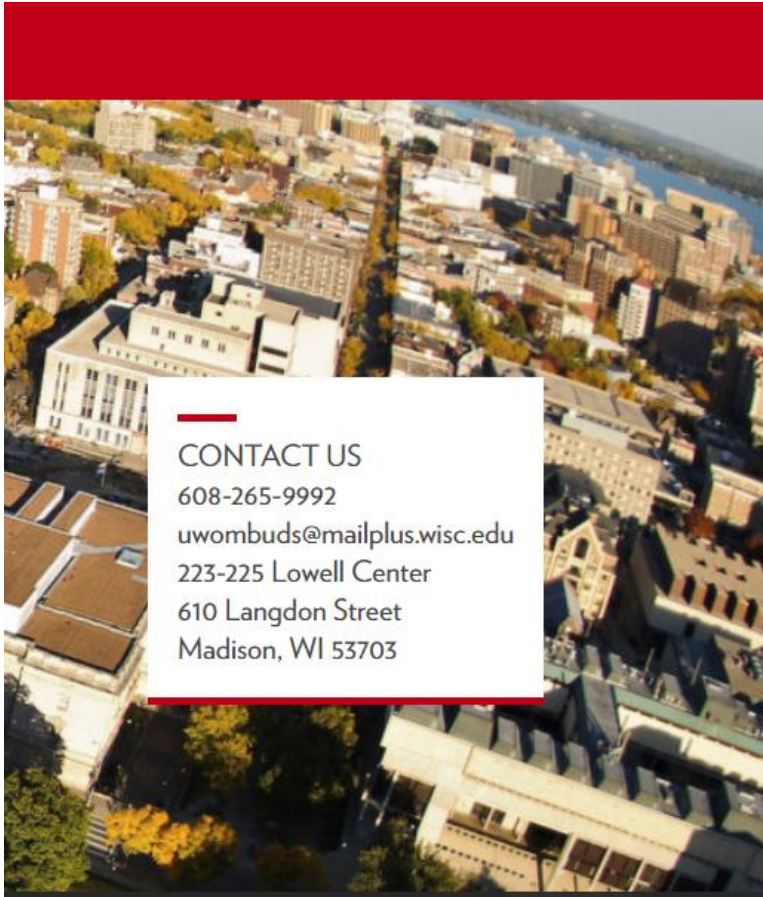
- For UW-Madison students and community members.
- Fees for services on sliding scale based on income.
- Clinic determines appropriateness/availability of services.

Staff trained to assist with a variety of concerns:

- Depression
- Anxiety
- Relationship issues
- Family concerns
- Trauma
- Eating Disorders
- Sexual orientation/identity
- Sexuality
- Culture/ethnicity
- Poor concentration
- Grief
- Gender issues
- Anger
- Counseling for gifted and talented students



OMBUDS



(608) 265-9992 (leave message)

ombuds.wisc.edu

- Free and confidential
- UW retirees with extensive campus experience
- Work environment assistance via phone or in-person
- Advocates for fair, equitable processes – not on behalf of individuals
- Informal resource



FREE TRIAL WEEK

We offer seven free days to first-time Campus Affiliates members. Stop by any of our facilities to sign up and see if we're a fit for you.



NICK VIRTUAL TOUR

Get an insider's view of the Nicholas Recreation Center. At the Nick there's fitness spaces with strength and cardio equipment, 5 studios, 8 courts, and a 50-meter Olympic-style swimming pool with a diving well and more.

[VIEW THE TOUR](#)



Wisconsin Union Privileges

Wisconsin Union offers certain privileges to you as an employee:

- Free campus-wide WiFi access
- Terrace Views e-newsletter
- The ability to buy beverages at both Unions
- Access to the Wisconsin Union art galleries
- Entrance to free live music events and movies
- Ability to join the Hoofers Club

To receive full benefits, you must purchase a Union membership.



union.wisc.edu/membership

Wisconsin Union Privileges

Wisconsin Union offers you as an employee special access to a discounted membership rate, with two payment options:

1. **\$200 for lifetime membership** – single payment
(plus \$75 to add your spouse or partner)
2. **\$55 for annual membership** – pay each year
Your Annual membership purchases will accrue and become a Lifetime membership when you reach \$220 in payments.



Pay with your Wiscard and

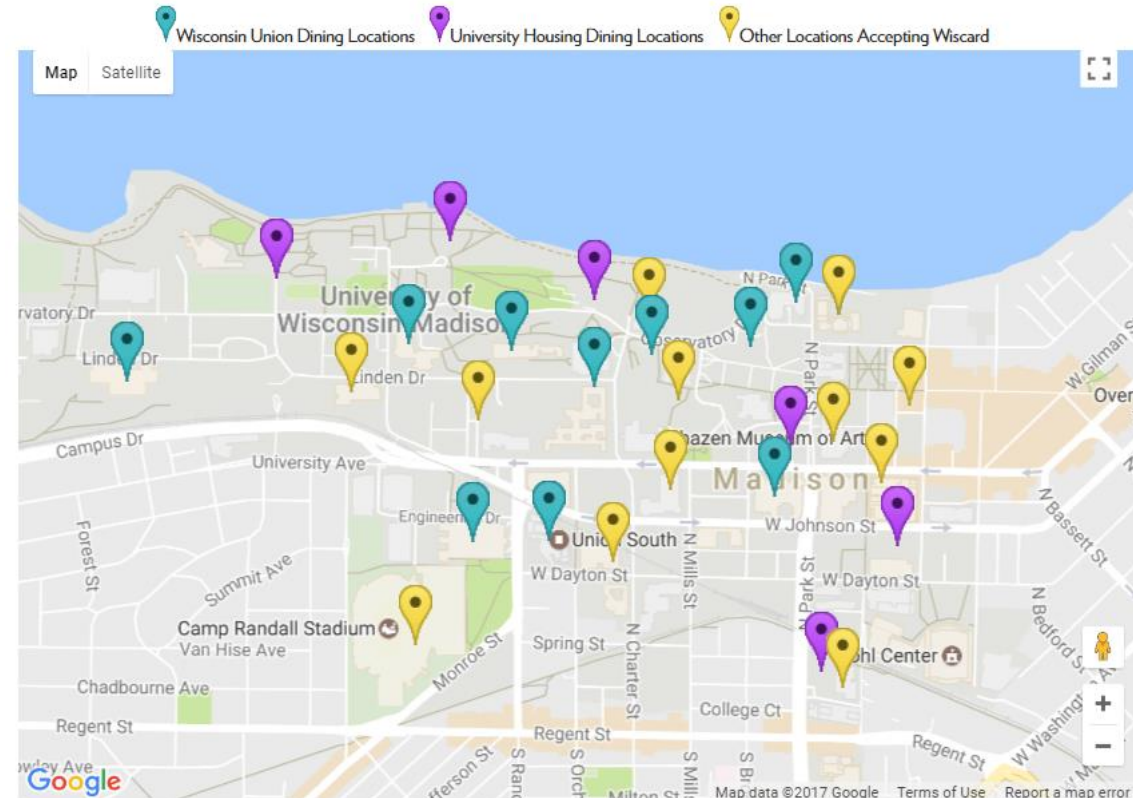
Save 5% on food purchased at

- Babcock Dairy Store
- WI Union dining
- University Housing dining locations

Save 5% at University Book Store on most purchases, including:

- textbooks
- school supplies

WISCARD ACCOUNT LOCATIONS



wiscard.wisc.edu/wiscard-account/why-use-your-wiscard-account

Discounts for public employees

There is no central list.

But some companies will give discounts to **UW** employees or to public employees.

It never hurts to ask!





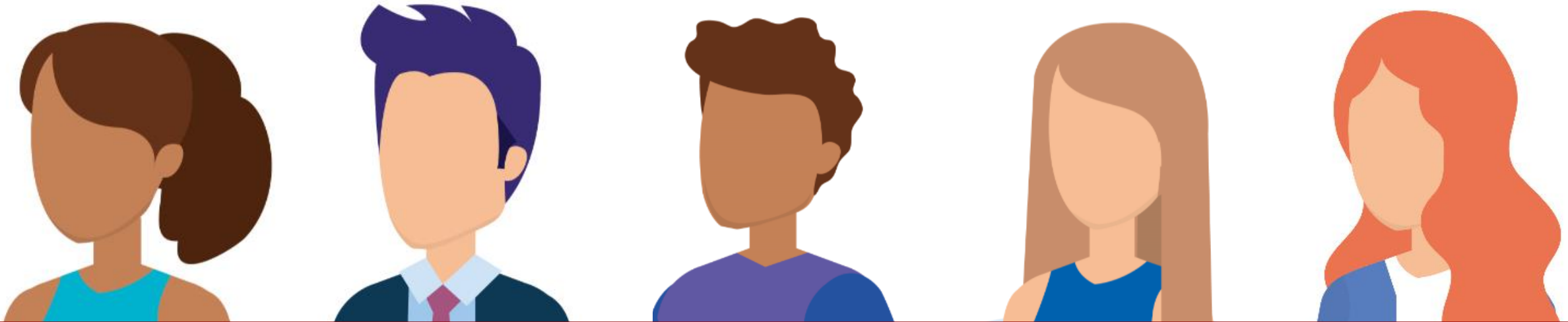
I got married
last week

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 your HR or benefits@ohr.wisc.edu
within **30 days** of major life events



hr.wisc.edu/contacts



benefits@ohr.wisc.edu