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 ≥ 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 (≥ 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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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?

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.

Example:

Jane is a new hire as of January 4. Her employee classification (academic staff) and FTE (≥ 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.

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Jane now meets all WRS-eligibility requirements (classification, FTE, and expected length of employment). Her WRS start date is the date the UW came to expect she will return for a third semester, usually recorded as the date of the offer letter. Jane’s 30-day enrollment window for her WRS benefits is 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)
hr.wisc.edu/benefits
benefits@ohr.wisc.edu

hr.wisc.edu/contact
You have a unique UW payroll & benefits identifier called an Employee ID number or “EMPL”

Find it on your pay statements.

It is **not** your SSN

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

Find it on your pay statements.

Have it ready when you contact Benefits Services.

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

Your School, College, or Division’s Website
Org charts, contact lists, and unit policies

Your Division or Department HR Email
Ask leave, payroll, and benefits questions
Compare and contrast this year's State-sponsored insurance plans

2024 Health Benefits Decision Guide

Ask a Benefits Specialist
benefits@ohr.wisc.edu

Benefits details, brochures, and enrollment forms
hr.wisc.edu/benefits
UW-MADISON

BENEFITS SERVICES

Benefits Quick Guides & Summaries

UW/State benefits info including leave time

Benefits Walkthrough

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

wisc.edu/ohrwd/benefits/general-employee-info
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
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
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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?
  o What would I pay if I received services without the plan?
  o 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
Ex: bbadger

Password

Login
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.

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)

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- If you cannot submit online, hand-in paper forms or email PDF copies.

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- 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.

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.
Enroll (or waive)

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

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)

Log in to my.wisc.edu
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 DoIT), 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.

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

Log in to my.wisc.edu
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](http://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.
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:
- 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.
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.
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.
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.
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 \( \frac{1}{2} \) of the month’s coverage;
• The second paycheck received each month pays for the second \( \frac{1}{2} \) of the month’s coverage.
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 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).
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)

## State Group Health & dental

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

### Contact Information

**Phone:** 📞 **844-337-8383**  
**Hours:** Monday - Friday, 7:30 am - 5 pm CST  
**Email:** etfcustomerservice@deltadentalwi.com

**State Group Health Monthly Cost**

<table>
<thead>
<tr>
<th>UW Grad Assistants</th>
<th>IYC Health Plan</th>
<th>High Deductible Health Plan (HDHP)</th>
<th>Access Plan</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With / Without Uniform Dental</td>
<td>$59 / $56</td>
<td>Not available</td>
<td>$136.50 / $133.50</td>
<td>Not available</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With / Without Uniform Dental</td>
<td>$148 / $138</td>
<td>Not available</td>
<td>$341.50 / $331.50</td>
<td>Not available</td>
</tr>
</tbody>
</table>

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
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)
- **Health Plan Search webpage**
  [etf.wi.gov/its-your-choice/2024/health-plan-search/state](etf.wi.gov/its-your-choice/2024/health-plan-search/state)
Dean Health

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

Select “HMO Network” or “Dean Health Plan Commercial HMO”

Search by specialty, name, location, gender, and/or language
Quartz – UW Health

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

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

Dean Health Plan – Prevea360 East
(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
(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

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
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
Quartz – Central
(844) 644-3455
etf.wi.gov/its-your-choice/2024/quartz-central

has providers in
• middle and eastern parts of Wisconsin

and

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

Quartz – West
(844) 644-3455
etf.wi.gov/its-your-choice/2024/quartz-west

has providers in
• western Wisconsin

and

they also have some in-network specialists in
• Illinois
• Iowa
• Minnesota
State Group Health Monthly Cost

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.

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

Preventive services covered 100%

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

Learn more:
• [healthcare.gov](https://healthcare.gov) > search: preventive

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

Preventive Care Services

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

You pay: $0

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

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

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

What if my care is not preventive?

- OOPL – Medical
- 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

You pay an office visit copay for each of your primary care & specialty visits covered in-network by the Health or Access Plans.

<table>
<thead>
<tr>
<th>Visit Type</th>
<th>Includes</th>
<th>Copayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Primary Care Office Visit</td>
<td>· General Physicians · PA or NP · Pediatrician · OB/GYN</td>
<td>$0 (if billed as eligible preventive)</td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>· General Physicians · PA or NP · Pediatrician · Chiropractor · Mental Health · OB/GYN</td>
<td>$15</td>
</tr>
<tr>
<td>Specialty Care Office Visit</td>
<td>· Specialty Providers · Urgent Care · Vision Exam in office visit setting</td>
<td>$25</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>· Emergency Room</td>
<td>$75 (waived if admitted)</td>
</tr>
</tbody>
</table>
Annual Deductible

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

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

Then, if you meet the deductible for the year: the insurance begins to pay some of the cost for these types of services.
Coinsurance

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

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%.

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

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

How much will I pay for my prescriptions?

Search the Navitus formulary:

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

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

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

Search the **Navitus** formulary: [etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx](etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx)
Pharmacy Benefits OOPL 2024

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.

<table>
<thead>
<tr>
<th>Levels</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Levels 1 &amp; 2</td>
<td>$600 / $1,200</td>
</tr>
<tr>
<td>Levels 3 &amp; 4</td>
<td>$9,450 / $18,900</td>
</tr>
</tbody>
</table>

Search the **Navitus** formulary:
Pharmacy Benefits

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.

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

If you meet deductible, Medical Coinsurance:
You pay 10% of cost of services, insurance pays 90%
20/80 split for durable medical equipment

If 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.
Out-of-Network Medical Coverage

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

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/video/accessing-your-health-benefits-while-out-state
### Out-of-Network Medical Coverage

**Examples of Emergency Care**
- Severe allergic reactions
- Severe asthma attacks
- Convulsions
- Severe bleeding
- Acute appendicitis
- Loss of consciousness
- Heart attack
- Stroke

Must use in-network ER whenever possible

**Examples of Urgent Care**
- Most broken bones
- Minor cuts
- Sprains
- Most drug reactions
- Non-severe bleeding
- Minor burns

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

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[etf.wi.gov/video/accessing-your-health-benefits-while-out-state](etf.wi.gov/video/accessing-your-health-benefits-while-out-state)
Out-of-Network Medical Coverage

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.”

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
Where to go for care: Know the right care for your needs.

- **E-Visit**
  - 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.

- **Video Visit**
  - 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.

- **Primary Care**
  - 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.

- **Urgent Care**
  - Primary care clinic full or closed?
  - Visit your nearest Urgent Care facility.
  - When your normal clinic is full or closed.

- **Emergency Care**
  - Life-threatening illness or injury?
  - Go to the nearest emergency room or call 911.
  - Heart attack, stroke, head injury, severe pain.

Dean Health Plan. Where to go for care: Know the right care for your needs. DeanCare.com/WI-Employees.
<table>
<thead>
<tr>
<th>Description</th>
<th>Virtual visit</th>
<th>Telehealth</th>
<th>Primary care</th>
<th>Urgent care</th>
<th>Emergency care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>An on-demand appointment with a health care provider via your smartphone, tablet, or computer</td>
<td>A scheduled appointment with your usual provider during clinic hours, via video chat or phone call</td>
<td>Regular, non-emergency care. Face-to-face appointment with your provider in their clinic or office</td>
<td>In-person, walk-in care at designated locations, usually with extended hours</td>
<td>In-person care 24/7 when help is needed right away to prevent an adverse health outcome</td>
</tr>
<tr>
<td>Hours</td>
<td>24/7</td>
<td>Normal clinic hours</td>
<td>Normal clinic hours</td>
<td>Extended hours</td>
<td>24/7</td>
</tr>
<tr>
<td>Cost</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$$$</td>
<td>$$$$</td>
</tr>
<tr>
<td>When to use</td>
<td>For urgent, non-emergency symptoms, like: Cough, Headaches, Nausea, Rashes, Sore throat, Sprains</td>
<td>For service outside of the clinic, including: Routine visits, Surgery follow-ups, Mental health services, Screenings</td>
<td>For in-clinic services, for instance: Routine checkups, Annual physicals, Preventive screenings, Vaccinations, Non-urgent injuries and illness</td>
<td>For health issues or injuries that need prompt attention, but are not serious enough for emergency care, such as: Sprains and strains, Ear pain or infection, Rashes and insect bites, Sore or strep throat</td>
<td>For serious and/or life-threatening situations, for example: Chest pain or heart attack, Shortness of breath, Major Illness, Traumatic injury</td>
</tr>
<tr>
<td>How to access</td>
<td>Set up an account ahead of time so you’re prepared if you are sick or injured. Learn more at QuartzBenefits.com/digitatoools</td>
<td>Call your provider’s office to schedule a telehealth visit (if available) and get connection instruction</td>
<td>Call your primary care provider or clinic to schedule ahead of time</td>
<td>Call your primary care provider or clinic first, day or night. They will advise you if you should go to urgent care</td>
<td>Call 911 or go to the nearest hospital emergency department for immediate help</td>
</tr>
</tbody>
</table>

Out-of-Network Medical Coverage

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

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

If you meet the out-of-network OOPL 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

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](etf.wi.gov/resource/2024-uniform-benefits-certificate-coverage)
What is a Certificate of Coverage?

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. 
[link](etf.wi.gov/resource/2024-uniform-benefits-certificate-coverage)
What is a Certificate of Coverage?

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, 2018 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?

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?

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.

   (…)

100
State Group Health

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

[Links to more information]

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

- **Search by WI County:** [Link to website]
- **Contact a health plan:** [Link to website]
- **Frequently Asked Questions:** [Link to website]
- **Other ETF resources:** [Link to website]
Choosing Your Health Plan

Which option is best for you?
Choosing Your Health Plan

Which option is best for you?

etf.wi.gov/video/choosing-plan-design
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”)**

<table>
<thead>
<tr>
<th>Select</th>
<th>Plan Name</th>
<th>Monthly Cost</th>
<th>Annual Cost</th>
<th>Cancel Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HDHP Quartz Central</td>
<td>$19.50</td>
<td>$408.82</td>
<td>$19.50</td>
</tr>
<tr>
<td></td>
<td>HDHP Quartz UW Health</td>
<td>$19.50</td>
<td>$352.94</td>
<td>$19.50</td>
</tr>
<tr>
<td></td>
<td>HDHP Quartz West</td>
<td>$19.50</td>
<td>$397.24</td>
<td>$19.50</td>
</tr>
<tr>
<td></td>
<td>HDHP Robin</td>
<td>$19.50</td>
<td>$436.38</td>
<td>$19.50</td>
</tr>
<tr>
<td></td>
<td>HDHP Security</td>
<td>$19.50</td>
<td>$432.87</td>
<td>$19.50</td>
</tr>
<tr>
<td></td>
<td><strong>HDHP</strong></td>
<td><strong>The default is “Waive.”</strong></td>
<td><strong>$481.78</strong></td>
<td><strong>$19.50</strong></td>
</tr>
<tr>
<td><strong>Select</strong></td>
<td><strong>Waive</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Select** Waive

UW - Madison Benefits Services 2021
Self Service (my.wisc.edu > Benefit Information > “Enroll Now”)

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.

If you choose to enroll in Health:

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Before Tax Cost</th>
<th>After Tax Cost</th>
<th>Employer Cost</th>
<th>Pay Period Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Ins Opt-Out Incentive</td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>Select</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access-In State &amp; Dental</td>
<td>$135.00</td>
<td>$644.40</td>
<td>$135.00</td>
<td></td>
</tr>
<tr>
<td>Select</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aspirus &amp; Dental</td>
<td>$57.50</td>
<td>$455.91</td>
<td>$57.50</td>
<td></td>
</tr>
<tr>
<td>Select</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Common Ground &amp; Dental</td>
<td>$57.50</td>
<td>$457.59</td>
<td>$57.50</td>
<td></td>
</tr>
<tr>
<td>Select</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dean &amp; Dental</td>
<td>$57.50</td>
<td>$403.03</td>
<td>$57.50</td>
<td></td>
</tr>
<tr>
<td>Select</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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

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
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.

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

<table>
<thead>
<tr>
<th>Individual or family coverage?</th>
<th>□ Individual</th>
<th>□ Family</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>With or without Uniform Dental?</th>
<th>□ With dental</th>
<th>□ Without dental</th>
</tr>
</thead>
</table>

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.
Enroll (or opt-out 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

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.

<table>
<thead>
<tr>
<th>Option</th>
<th>Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access Plan by Dean Health Plan</td>
<td>HealthPartners Health Plan Southeast</td>
</tr>
<tr>
<td>Aspirus Health Plan</td>
<td>HealthPartners Health Plan West</td>
</tr>
<tr>
<td>Common Ground Healthcare Cooperative</td>
<td>Medical Associates Health Plans</td>
</tr>
<tr>
<td>Dean Health Plan</td>
<td>MercyCare Health Plans</td>
</tr>
<tr>
<td>Dean Health Plan - Prevea360 East</td>
<td>Network Health</td>
</tr>
<tr>
<td>Dean Health Plan - Prevea360 West and Mayo Clinic Health System</td>
<td>Quartz Central</td>
</tr>
<tr>
<td>GHC of Eau Claire Greater Wisconsin</td>
<td>Quartz UW Health</td>
</tr>
<tr>
<td>GHC of Eau Claire River Region</td>
<td>Quartz West</td>
</tr>
<tr>
<td>GHC of South Central Wisconsin Dane Choice</td>
<td>Robin with HealthPartners</td>
</tr>
<tr>
<td>GHC of South Central Wisconsin Neighbors</td>
<td>Security Health Plan</td>
</tr>
<tr>
<td></td>
<td>State Maintenance Plan (SMP) by Dean Health Plan</td>
</tr>
</tbody>
</table>

Health Plan Selections:
- See Section 5, select plan design option.
- See Section 5, select coverage option.
- See Section 5, select dental option.
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](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.
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)
hr.wisc.edu/benefits/grad

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

SUPPLEMENTAL INSURANCE
- Delta Dental Insurance
- DeltaVision Insurance

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

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

SUPPLEMENTAL RETIREMENT PLANS
- UW 403(b) Supplemental Retirement Program (SRPI)
  Not available to fellows, scholars, and some postdocs
- Wisconsin Deferred Compensation 457(b)
  Not available to fellows, scholars, and some postdocs
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 childcare & education  
Replace lost household income  
Leave a charitable gift
Why life insurance?

If you enroll in a life insurance plan:

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

• The UW’s beneficiary designation forms are online: wisconsin.edu/ohrwd/benefits/beneficiary

Protect your family’s home
Provide for child-care & education
Replace lost household income
Leave a charitable gift
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:** LWxxxxxx

**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.

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.

![Diagram]

- 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.
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:

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Coverage Options</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Term Life</strong></td>
<td>$5,000, $10,000, $15,000 or $20,000</td>
</tr>
<tr>
<td><strong>Spouse/Domestic Partner</strong></td>
<td>$5,000 or $10,000</td>
</tr>
<tr>
<td><strong>Child Term Life</strong></td>
<td>$2,500 or $5,000</td>
</tr>
</tbody>
</table>

**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:

<table>
<thead>
<tr>
<th>Age</th>
<th>Cost per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 28</td>
<td>$0.46</td>
</tr>
<tr>
<td>28-30</td>
<td>$0.50</td>
</tr>
<tr>
<td>31-33</td>
<td>$0.64</td>
</tr>
<tr>
<td>34-36</td>
<td>$0.74</td>
</tr>
<tr>
<td>37-39</td>
<td>$0.90</td>
</tr>
<tr>
<td>40-42</td>
<td>$1.36</td>
</tr>
<tr>
<td>43-45</td>
<td>$2.16</td>
</tr>
<tr>
<td>46-48</td>
<td>$2.60</td>
</tr>
<tr>
<td>49-51</td>
<td>$3.62</td>
</tr>
<tr>
<td>52-54</td>
<td>$4.64</td>
</tr>
<tr>
<td>55-57</td>
<td>$6.46</td>
</tr>
<tr>
<td>58-60</td>
<td>$8.06</td>
</tr>
<tr>
<td>64-63</td>
<td>$11.12</td>
</tr>
<tr>
<td>64+</td>
<td>Premiums online!</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Age</th>
<th>Cost per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 28</td>
<td>$0.46</td>
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<tr>
<td>28-30</td>
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<tr>
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</tr>
<tr>
<td>40-42</td>
<td>$1.36</td>
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<tr>
<td>43-45</td>
<td>$2.16</td>
</tr>
<tr>
<td>46-48</td>
<td>$2.60</td>
</tr>
<tr>
<td>49-51</td>
<td>$3.62</td>
</tr>
<tr>
<td>52-54</td>
<td>$4.64</td>
</tr>
<tr>
<td>55-57</td>
<td>$6.46</td>
</tr>
<tr>
<td>58-60</td>
<td>$8.06</td>
</tr>
<tr>
<td>64-63</td>
<td>$11.12</td>
</tr>
<tr>
<td>64+</td>
<td>premium online!</td>
</tr>
</tbody>
</table>

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.

1\textsuperscript{st} 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 (SRPI)
  Not available to fellows, scholars, and some postdocs
- Wisconsin Deferred Compensation 457(b)
  Not available to fellows, scholars, and some postdocs
Accidental Death and Dismemberment (AD&D) and Accident insurance options

• 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)

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

# Accidental Death and Dismemberment (AD&D)

<table>
<thead>
<tr>
<th>Benefit Amount</th>
<th>$25,000</th>
<th>$50,000</th>
<th>$100,000</th>
<th>$150,000</th>
<th>$200,000</th>
<th>$250,000</th>
<th>$300,000</th>
<th>$350,000</th>
<th>$400,000</th>
<th>$450,000</th>
<th>$500,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Cost (per month)</td>
<td>$0.65</td>
<td>$1.30</td>
<td>$2.60</td>
<td>$3.90</td>
<td>$5.20</td>
<td>$6.50</td>
<td>$7.80</td>
<td>$9.10</td>
<td>$10.40</td>
<td>$11.70</td>
<td>$13.00</td>
</tr>
<tr>
<td>Family Cost (per month)</td>
<td>$1.00</td>
<td>$2.00</td>
<td>$4.00</td>
<td>$6.00</td>
<td>$8.00</td>
<td>$10.00</td>
<td>$12.00</td>
<td>$14.00</td>
<td>$16.00</td>
<td>$18.00</td>
<td>$20.00</td>
</tr>
</tbody>
</table>

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

---

Accidental Death and Dismemberment (AD&D)

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

**Accidental Death and Dismemberment (AD&D)**

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

<table>
<thead>
<tr>
<th>Plan Selected</th>
<th>Spouse/Domestic Partner</th>
<th>Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family plan that covers employee and a spouse/domestic partner only</td>
<td>60%</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Family plan that covers employee and dependent child(ren) only</td>
<td>Not applicable</td>
<td>20%</td>
</tr>
<tr>
<td>Family plan that covers a spouse/domestic partner and dependent child(ren)</td>
<td>50%</td>
<td>15%</td>
</tr>
</tbody>
</table>

Spouse/domestic partner maximum benefit: $300,000; Dependent child(ren) maximum benefit: $50,000

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](http://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
# Accident Insurance

## 2024 Monthly Premium Rates

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Individual + Spouse</th>
<th>Individual + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly cost</td>
<td>$3.72</td>
<td>$5.32</td>
<td>$7.16</td>
<td>$10.46</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Employee accident insurance</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broken lower leg</td>
<td>$1,000</td>
</tr>
<tr>
<td>Broken wrist</td>
<td>$500</td>
</tr>
<tr>
<td>Emergency room treatment</td>
<td>$150</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$250</td>
</tr>
<tr>
<td>Hospital stay (2 days)</td>
<td>$1,400</td>
</tr>
</tbody>
</table>

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

Source: Securian Financial. Accident Insurance. [Link](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](https://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

- Travel Assist
- AD&D

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 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

LIFE INSURANCE

- Individual and Family Group Life Insurance
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SUPPLEMENTAL RETIREMENT PLANS

- UW 403(b) Supplemental Retirement Program (SRPI)
  Not available to fellows, scholars, and some postdocs
- Wisconsin Deferred Compensation 457(b)
  Not available to fellows, scholars, and some postdocs
## Delta Dental – Monthly Premiums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Preventive Plan</th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$36.10</td>
<td>$9.08</td>
<td>$21.60</td>
</tr>
<tr>
<td>Individual + Spouse</td>
<td>---</td>
<td>$18.16</td>
<td>$43.22</td>
</tr>
<tr>
<td>Individual + Child(ren)</td>
<td>---</td>
<td>$12.24</td>
<td>$40.12</td>
</tr>
<tr>
<td>Family</td>
<td>$90.28</td>
<td>$21.76</td>
<td>$66.20</td>
</tr>
</tbody>
</table>

See page 11-12 of ETF’s 2024 Decision Guide
# Delta Dental

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

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

## Plan Administrator

![Delta Dental Logo]

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](#)
HEALTH INSURANCE

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

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

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

LIFE INSURANCE

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

SUPPLEMENTAL RETIREMENT PLANS

- UW 403(b) Supplemental Retirement Program (SRPI)
  Not available to fellows, scholars, and some postdocs
- Wisconsin Deferred Compensation 457(b)
  Not available to fellows, scholars, and some postdocs
## DeltaVision – Monthly Premiums

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

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

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

See page 13-14 of ETF’s 2024 Decision Guide
DeltaVision

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

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

See page 13-14 of ETF’s 2024 Decision Guide
DeltaVision – visit in-network providers

eyemedvisioncare.com
1-844-337-8383

Find an eye doctor

Search by location

Search by doctor

Online & Lasik

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 MemberWeb 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.

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

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

### Fidelity

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

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

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>Monthly Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 to $5,000</td>
<td>$0</td>
</tr>
<tr>
<td>$5,001 to $25,000</td>
<td>$0.75</td>
</tr>
<tr>
<td>$25,001 to $50,000</td>
<td>$1.75</td>
</tr>
<tr>
<td>$50,001 to $100,000</td>
<td>$4.00</td>
</tr>
<tr>
<td>$100,001 to $150,000</td>
<td>$5.00</td>
</tr>
<tr>
<td>$150,001 to $250,000</td>
<td>$7.00</td>
</tr>
<tr>
<td>Over $250,000</td>
<td>$10.25</td>
</tr>
</tbody>
</table>

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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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)
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 → $200 in FSA to spend on qualifying expenses incurred in 2024
- $0 tax withheld
- $0 on your paycheck
What should I know about flexible spending accounts (FSA)?

You are meant to **spend all the money** you send to the 2024 FSA by **December 31, 2024** or earlier. You forfeit some or all the unspent account balance if claims are not timely.

For example:

<table>
<thead>
<tr>
<th>No FSA</th>
<th>With Dependent Daycare FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200 earned</td>
<td>$200 earned → and sent to FSA →</td>
</tr>
<tr>
<td>- $50 (tax)</td>
<td>- $0 tax withheld</td>
</tr>
<tr>
<td><strong>$150 on your paycheck</strong> to spend on anything in 2024 or to save for a future year</td>
<td><strong>$0 on your paycheck</strong></td>
</tr>
<tr>
<td></td>
<td><strong>$200 in Dependent FSA if not used on qualifying 2024 expenses, is forfeit</strong> (you lose the money)</td>
</tr>
</tbody>
</table>
What should I know about flexible spending accounts (FSA)?

What do you mean by “qualifying expenses”?

See Optum Financial’s list and resources.

Some money you may spend on medical, dental, or vision care or childcare bills may not need to be taxed — you could use a pretax FSA to pay for them.

For example:

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

What do you mean by “incur” 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.

hr.wisc.edu/benefits/flexible-spending-accounts
Health (aka Medical) FSA – max $3,050

More detail: optum.com/financial/resources/library/medical-expenses.html
Limited Purpose FSA – max $3,050

*only if you are covered by the HDHP

Dependent Day Care FSA – max $5,000*  

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

More detail:  
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

hr.wisc.edu/benefits/flexible-spending-accounts
Flexible Spending Accounts – if you enroll

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

Example:
DOH: 01/01/2024
FSA effective: 01/01/2024

DOH: 01/04/20243
FSA effective: 02/01/2024

Annual election divided over your remaining upcoming paychecks.

• 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

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. [Visit Wisconsin.edu/OHRWD/Benefits/FSAUnsubstantiated](https://wisconsin.edu/ohrwd/benefits/fsaunsubstantiated)

[Visit Wisconsin.edu/Benefits/Flexible-Spending-Accounts](https://hr.wisc.edu/benefits/flexible-spending-accounts)
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

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
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.
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 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.
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.

union.wisc.edu/membership
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

[Link to Wiscard website] 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!
Email your HR or benefits@ohr.wisc.edu within 30 days of major life events.

- 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
hr.wisc.edu/contacts

benefits@ohr.wisc.edu