

New Employee Benefits 2025

- grad assistants
- fellows and scholars
- post-docs
- short-term academic staff

Recorded January 14, 2025

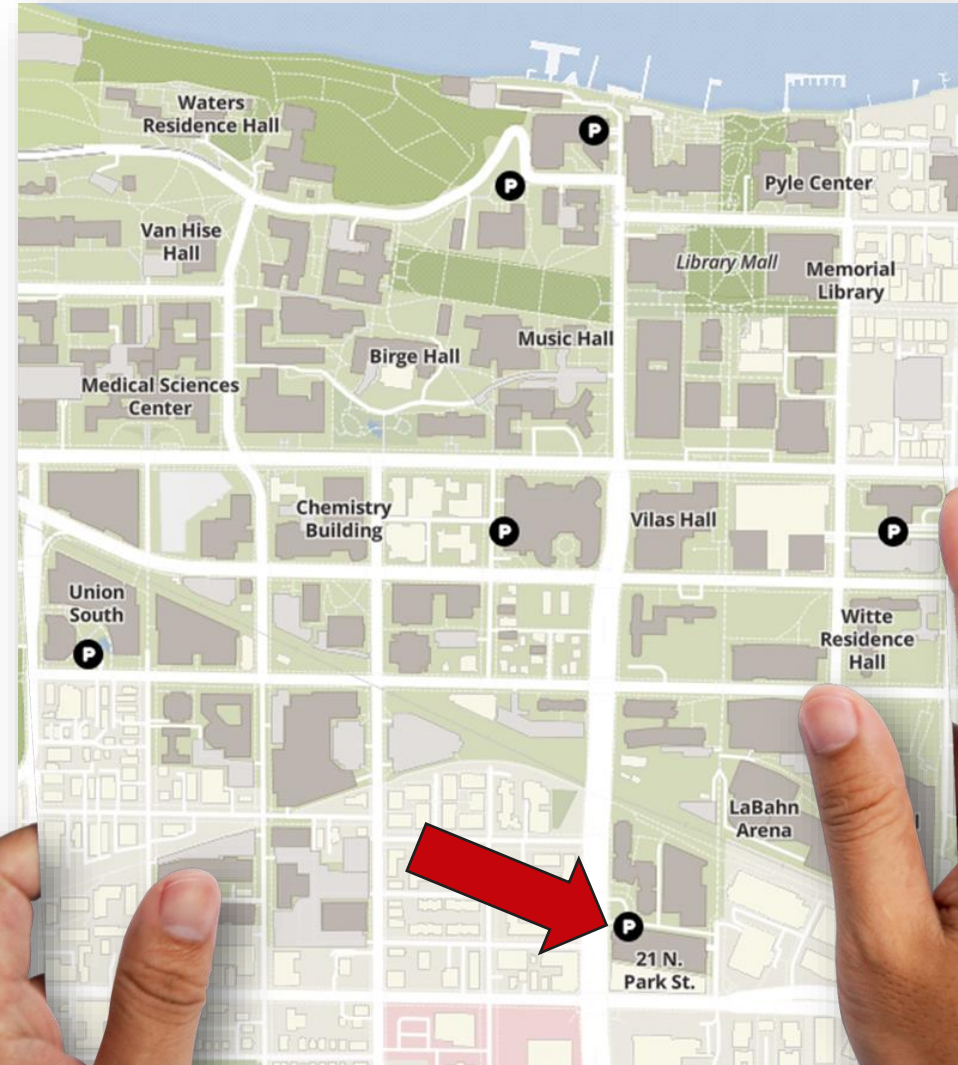


UW–Madison Office of Human Resources Benefits Services

hr.wisc.edu/benefits/grad

benefits@ohr.wisc.edu

21 N. Park Street, Suite 5101





HR at UW-Madison: hr.wisc.edu/contact

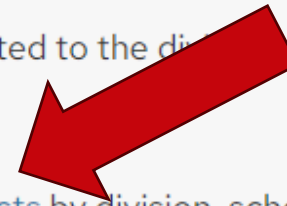
<https://hr.wisc.edu/contact>

Contact HR

Your Local HR Contacts

Most questions about your employment at UW-Madison can be directed to the division, school, or college where you work. Here's how to get started.

- Find HR professionals who can help you in the list of [HR contacts](#) by division, school, or college.
- Ask your supervisor to help you get in contact with your HR department.
- If you are a UW-Madison employee and need help finding the right HR contact, you may call the Office of Human Resources at **608-265-2257**.





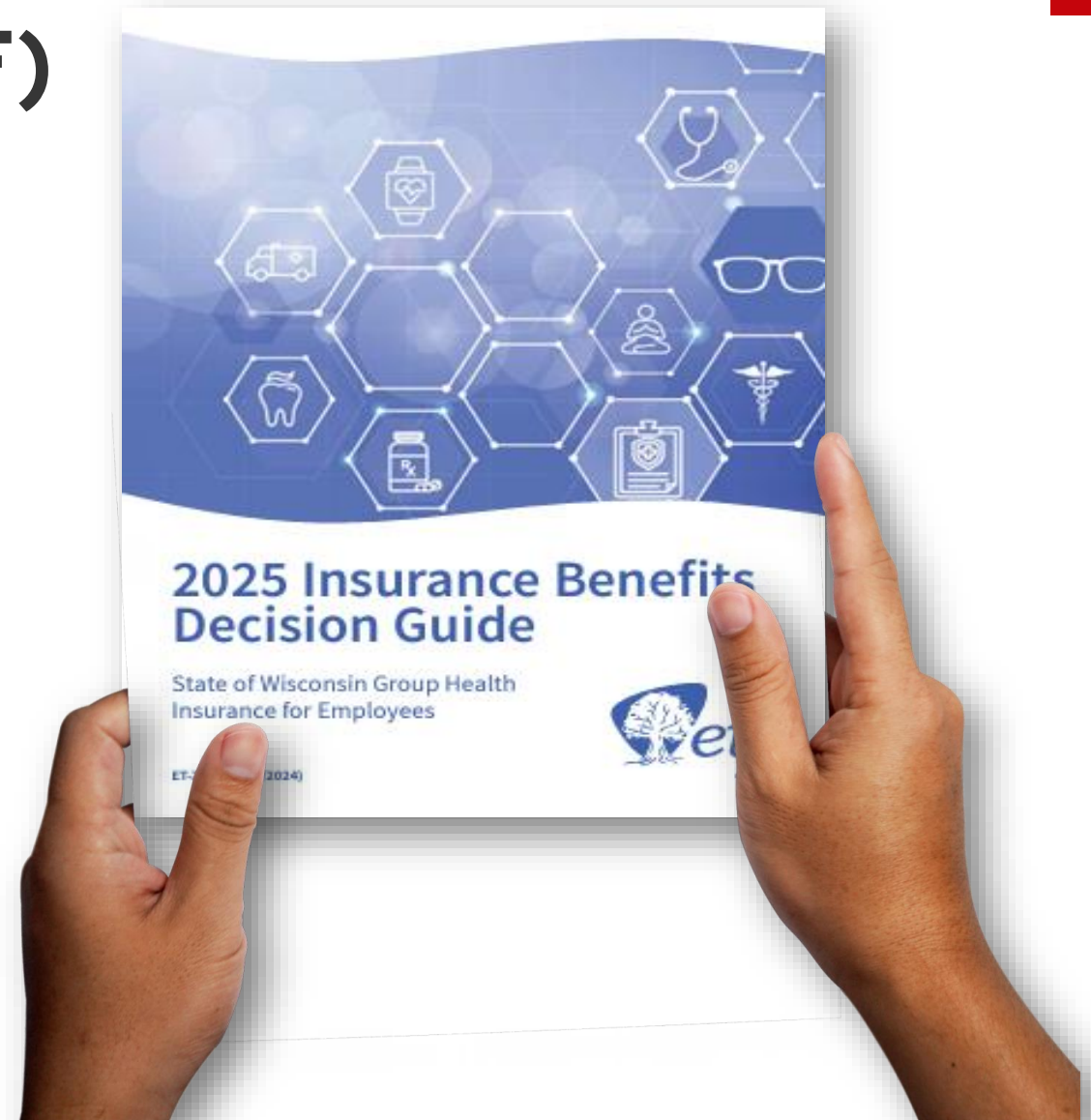
HR at UW-Madison: offices and resources

Local HR Office (School/College/Division)	Office of Human Resources	Universities of Wisconsin
Org charts, contact lists, unit policies	Benefits details, brochures, enrollment forms	<ul style="list-style-type: none">• Benefits Quick Guides & Summaries• Benefits Walkthrough: UW System's step-by-step review of benefits plans & prices
<ul style="list-style-type: none">• General deduction questions• Leave usage and enrollments	<ul style="list-style-type: none">• In-depth, specific benefits questions• Trouble shooting enrollment issues	
hr.wisc.edu/contact	hr.wisc.edu/benefits	wisconsin.edu/ohrwd/benefits/general-employee-info/



Employee Trust Funds (ETF)

- [2025 Health Benefits Decision Guide](#)
- Compare and contrast this year's State-sponsored insurance plans





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)





Who is eligible to enroll in these 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 “grad” benefits and not the Wisconsin Retirement System
(e.g., academic staff working a full semester at $\geq 28\%$ for less than one year)

I’m not sure I’m eligible?

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



A special note 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 in the deck

- important information about possible changes to your benefits eligibility
-



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

You may become eligible for the WRS in the future, even if you aren’t eligible now.

WRS eligibility is complicated. It looks at:

- Type of employment
- Hours to be worked (FTE)
- Expected length of employment

You are part of the WRS on the day 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.

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.

Types of job changes that could make you WRS-eligible:

- Offer to stay employed longer (extending job end date)
- Offer to increase number of hours worked per week
- Offer to also work a 2nd or 3rd appointment on campus
- Offer to work for a different UW institution (e.g., Whitewater, Stoughton, etc.)



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An example:

Jane is a new hire August 2025 for both Fall 2025 and Spring 2026 semesters.

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

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 fall (i.e., she is already expected to work ‘d finish that current spring semester, but now she will have a summer break and return to work August 2026 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 with the “grad” program?

Jane’s WRS effective date is May 1 – the date **we know** there **will be a change** to her employment – even though the job change (her continued employment) doesn’t feel like it’s changing until the next fall, when she returns. But it’s the new expectation that makes her WRS eligible, not just that she’s still employed on that future date.

An example:

Jane is a new hire August 2025 for both Fall 2025 and Spring 2026 semesters.

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

In other words:

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

An example:

Jane is a new hire August 2025 for both Fall 2025 and Spring 2026 semesters.

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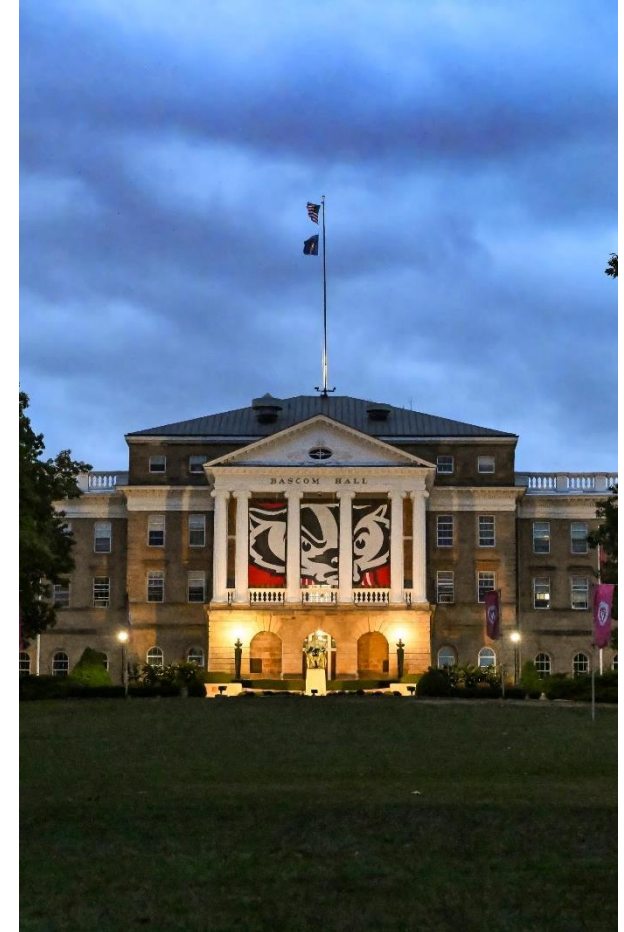
Her WRS start date is the date the UW came to expect she will return for a third semester, usually recorded as the **date of the offer letter**.

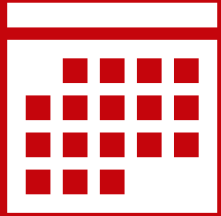
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New Hire Benefits Enrollment

- How long do I have to make my decision and submit my new hire benefit elections?
- What plans are offered to me as a new employee?
- Can I enroll in plans after I submit my new hire benefit elections?





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 a deadline of September 20



Plans available to new employees

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

- **what you need now**
- **what you may need** in the future



- Health
 - Accident
 - Accidental Death & Dismemberment (AD&D)
 - Dental
 - Life
 - Vision
-
- Flexible Spending Accounts (FSAs)
 - Pretax parking
 - Supplemental retirement plans



Some plans allow enrollment or changes all year:

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)
- Pretax parking*
- Supplemental retirement plans*
 - 403b
 - 457b

*Pretax parking and retirement plans are for employees only. Fellows, Scholars, and certain Postdocs are not eligible.



Some plans allow changes only at certain times:

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



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

*FSAs are for employees only. Fellows, Scholars, and certain Postdocs are not eligible.



Some plans may not offer another enrollment option:

If you do not enroll in the **life** insurance plan now, you may not be able to enroll in it in the future.



- Individual & Family Life (I&F)



When will my insurance begin?



Your insurance coverage start date depends on:

- Timely receipt of your applications
- Your employment start date
- The type of insurance



We will review the insurance start dates later when we review each of the plans.

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

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

See our benefits website for details:

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

IF THIS HAPPENS



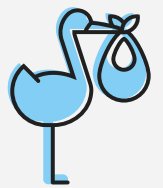
Loss of health coverage



Marriage or Divorce



Address change (move)

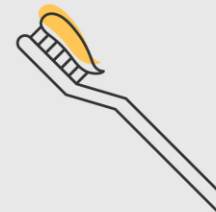


Birth or Adoption

YOU MIGHT UPDATE YOUR



Health insurance



Dental insurance



Vision insurance



Life insurance

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

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

See our benefits website for details:

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

See copy of slides for more information about:

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

International Employees with family not yet in the USA:



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

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

or

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

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

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

or

- **Enroll now in employee-only** health coverage and then,
- **During the annual benefit enrollment (ABE)**, add your family to your health plan for coverage to be effective January 1st of the following year.

Happy 26th Birthday!



On its own, turning 26 is **not** a life event that affects your benefits options.

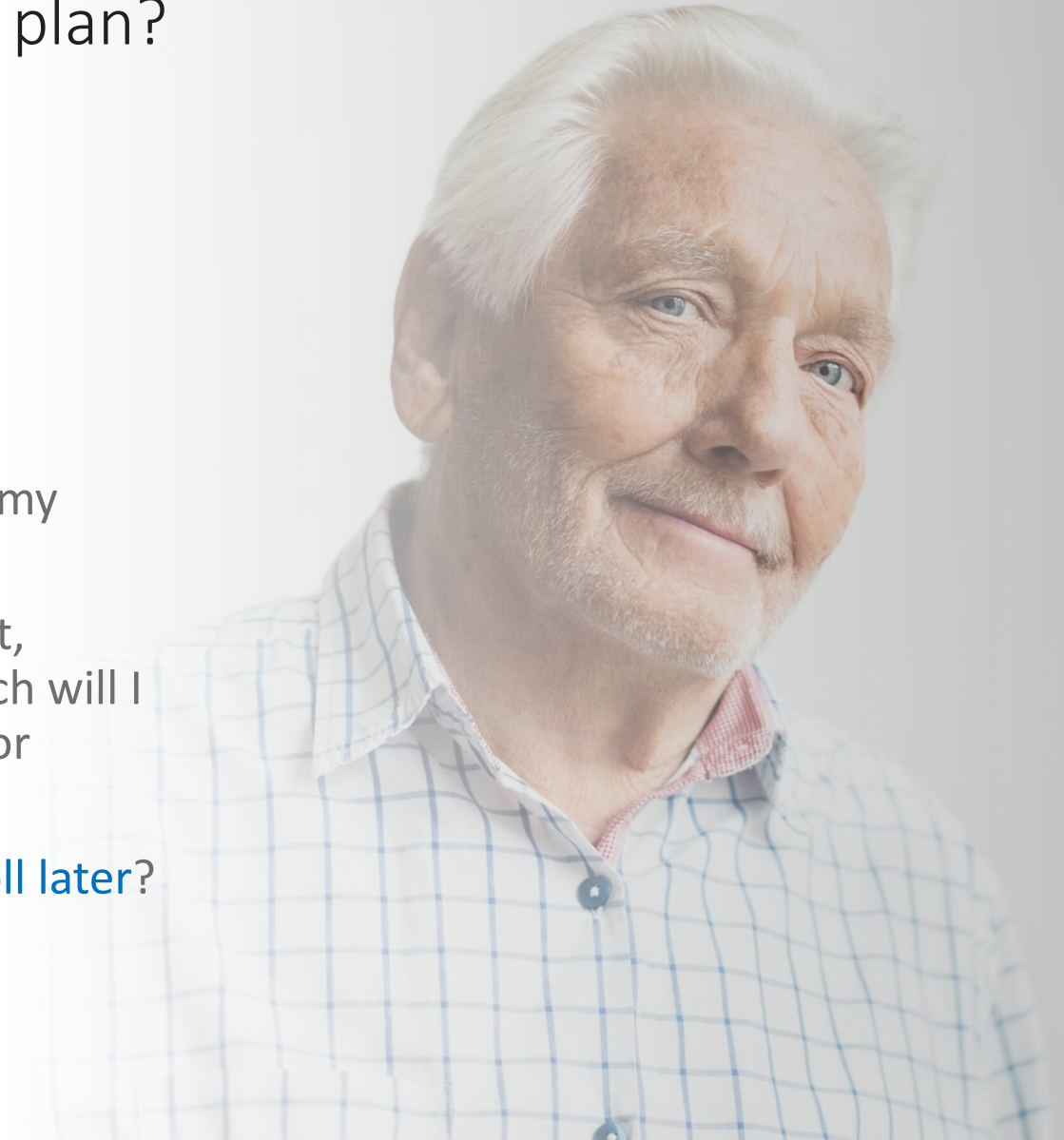
However, **Loss of Coverage is** a qualifying life event that offers a 30-day enrollment window for our health, dental, and vision insurance.

- If your coverage under your parent's health, dental, or vision insurance ends, you have 30-days from that date of Loss to submit enrollment forms for our comparable coverage.
- If your applications are not received by the 30-day deadline, your next enrollment opportunity may not be until the annual benefit enrollment (ABE) for coverage effective January 1st of the following year.
- Our life insurance plan do not offer you a new an enrollment opportunity even if you lose other life insurance coverage.

Do I want to enroll in this benefit plan?

Questions to ask **about the plan**:

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



Do I want to enroll in this benefit plan?

Questions to **ask yourself**:

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





Enroll (or waive)

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



How to submit your new hire benefit decisions:

1. Online via the MyUW portal
2. Paper forms handed-in or PDF copies emailed to your local HR contact



Log in to my.wisc.edu

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



my.wisc.edu

- You will need your UW NetID and Password

Login

NetID [Forgot NetID](#)

Password [Forgot password](#)

Login



Click: **Enroll Now**

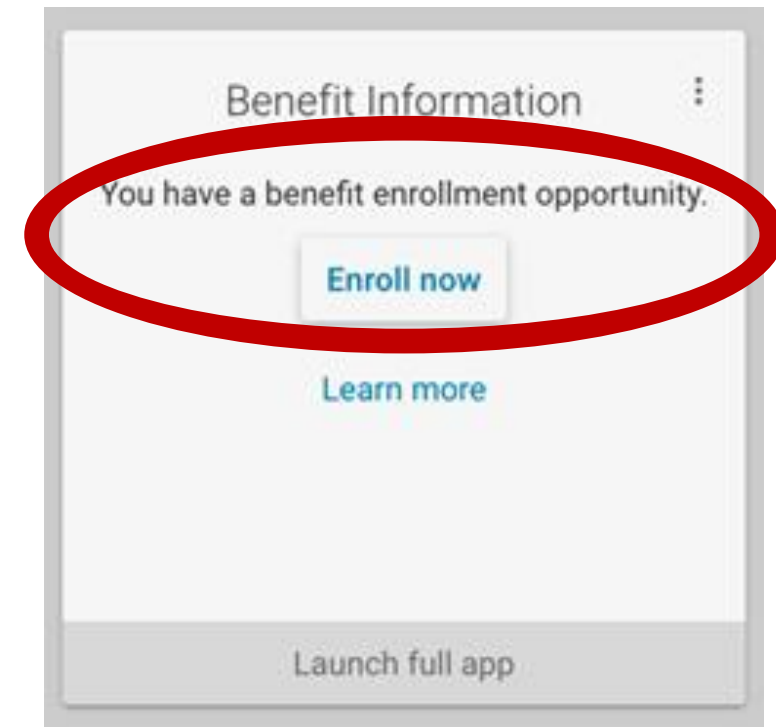
Even if you will opt-out or waive benefits!

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



Once logged-in:

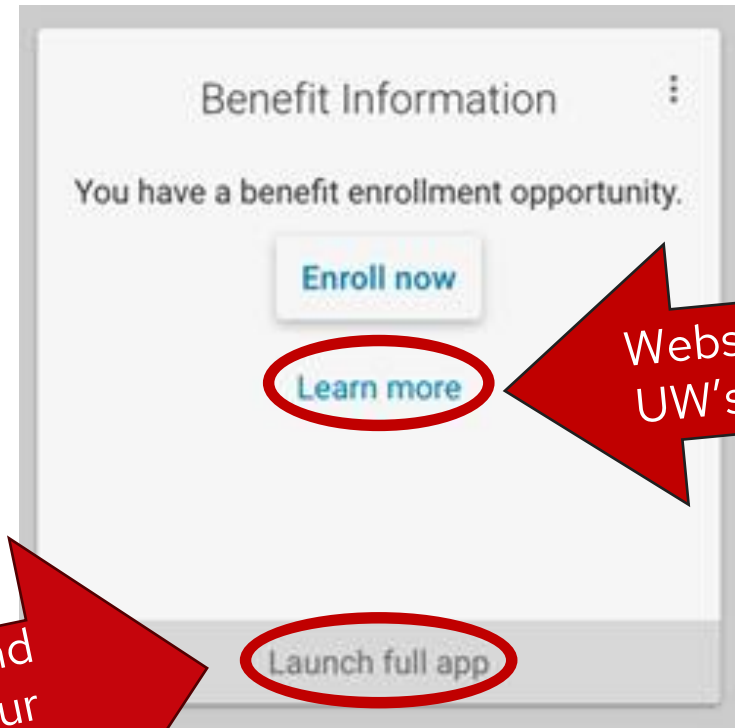
- Go to the **Benefits Information** tile
- Click the **Enroll now** button





Access Information

Learn more about UW benefits in general (Learn more) and your own benefits specifically (Launch full app).



Website about UW's benefits

In the future, find summary of your enrollments/waivers

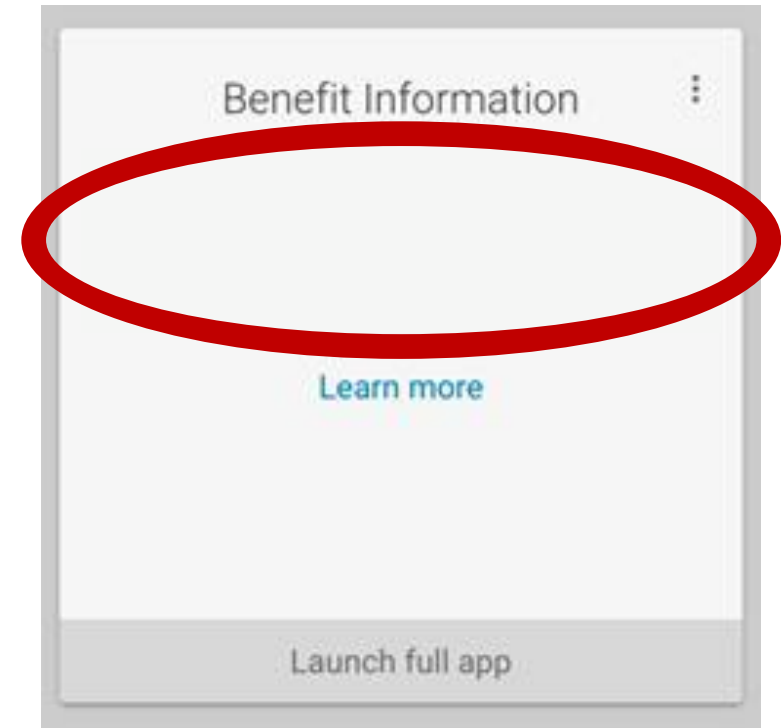


If you do not have the **Enroll now** button...

We still must receive your new hire selections by your 30-day deadline – but you can hand-in paper forms.



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

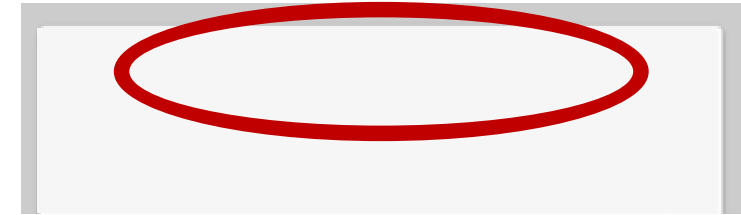




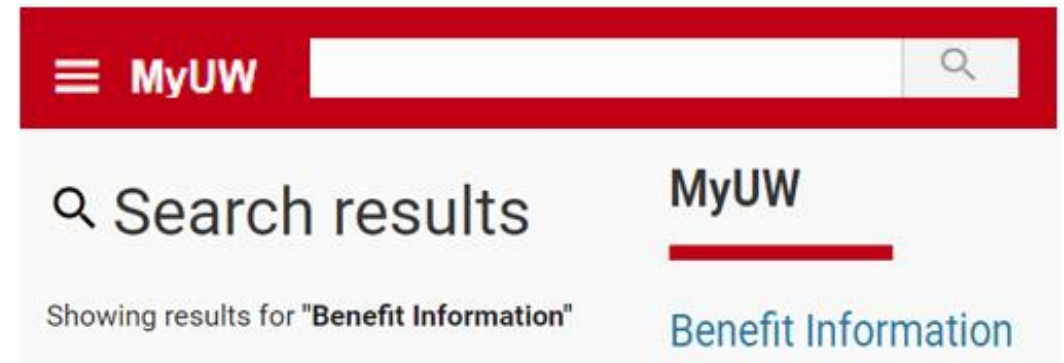
Is your Benefits Information Missing?



If you **do not** see the "Benefits Information" tab:



Search for it and add it to your home-screen:





MyUW Portal Linking

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

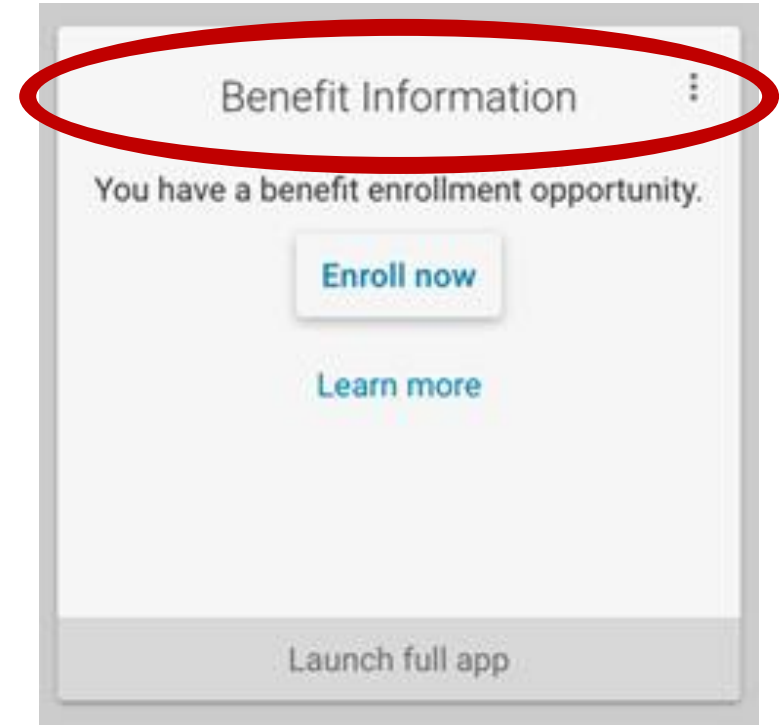
- A system name discrepancy (in our payroll system vs. with Dolt), or
- A missing link between the older portal and the current portal (e.g., Student vs. Employee)

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

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

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

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





Enroll (or waive) with Paper or PDF Applications

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



If you cannot submit your choices online:

- Complete each plan's application form and hand it in or email it to your HR office.
- Every plan has its own printable PDF in the "Forms" section of our website: hr.wisc.edu/forms.



Enroll (or waive) in Health with Paper or PDF form

wisconsin.edu/ohrwd/benefits/download/Health-Insurance-Application-Change-Form1.pdf

"I choose to decline/
waive coverage ..."



If you submit paper or PDF applications
To waive Health :

- You must complete the [application form](#) (sections 1-4 and 12-13) to tell us you do not want our employee health coverage.

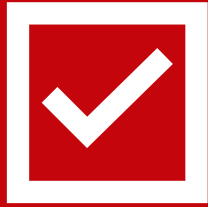
4. Are you eligible to enroll or make a change? *You can modify your benefits during the annual IYC open enrollment, your initial hire period and in response to an eligible life event change. Eligible life changes are listed below.*

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

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

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

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



Confirm your Submission (1 of 3)

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.



Benefit Information	
Summary	Benefit Enrollment Confirmation Statements
Year	Statement



Confirm your Submission (2 of 3)

If you 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.

my.wisc.edu > Benefit Information



Benefit Information

Summary

Benefit Enrollment Confirmation Statements

Coverage as of the last pay period

Benefit

State Group Health

Supplemental Dental

Vision Insurance

Preventive Dental

Accident Insurance

State Group Life - Basic

State Group Life-Supplemental

State Group Life - Additional

State Group Life - Sp & Dep

Ind & Fam Life - Employee

[View Benefits Summary Detail](#)



Confirm your Submission (3 of 3)

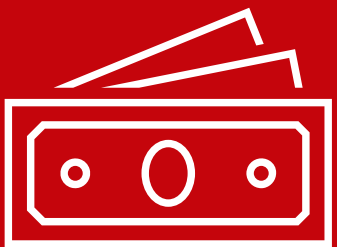
Review your Earnings Statements (online paycheck stubs) for your:

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

my.wisc.edu > Payroll Information



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



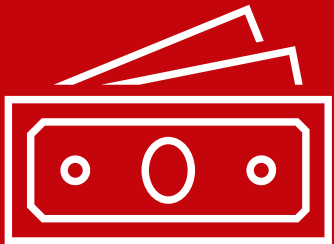
Paychecks

UW paychecks are issued biweekly, every other Thursday.

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

Pay Period	Pay Period Dates	Pay Date
DEC B 2024	12/15/2024 - 12/28/2024	01/09/2025
JAN A	12/29/2024 - 01/11/2025	01/23/2025
JAN B	01/12/2025 - 01/25/2025	02/06/2025
FEB A	01/26/2025 - 02/08/2025	02/20/2025
FEB B	02/09/2025 - 02/22/2025	03/06/2025
MAR A	02/23/2025 - 03/08/2025	03/20/2025
MAR B	03/09/2025 - 03/22/2025	04/03/2025
APR A	03/23/2025 - 04/05/2025	04/17/2025
APR B	04/06/2025 - 04/19/2025	05/01/2025
MAY A	04/20/2025 - 05/03/2025	05/15/2025
MAY B	05/04/2025 - 05/17/2025	05/29/2025
MAY C	05/18/2025 - 05/31/2025	06/12/2025
JUN A	06/01/2025 - 06/14/2025	06/26/2025
JUN B	06/15/2025 - 06/28/2025	07/10/2025
JUL A	06/29/2025 - 07/12/2025	07/24/2025
JUL B	07/13/2025 - 07/26/2025	08/07/2025
AUG A	07/27/2025 - 08/09/2025	08/21/2025
AUG B	08/10/2025 - 08/23/2025	09/04/2025
SEP A	08/24/2025 - 09/06/2025	09/18/2025
SEP B	09/07/2025 - 09/20/2025	10/02/2025
OCT A	09/21/2025 - 10/04/2025	10/16/2025
OCT B	10/05/2025 - 10/18/2025	10/30/2025
NOV A	10/19/2025 - 11/01/2025	11/13/2025
NOV B	11/02/2025 - 11/15/2025	11/26/2025
NOV C	11/16/2025 - 11/29/2025	12/11/2025
DEC A	11/30/2025 - 12/13/2025	12/24/2025
DEC B	12/14/2025 - 12/27/2025	01/08/2026
JAN A	12/28/2025 - 01/10/2026	01/22/2026





Insurance Premiums

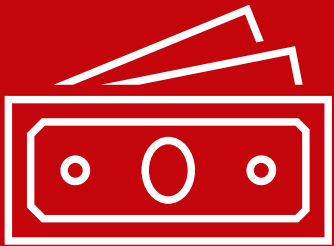
(1 of 3)

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

The premiums will be deducted from your UW paychecks.

Pay Period	Pay Period Dates	Pay Date
DEC B 2024	12/15/2024 - 12/28/2024	01/09/2025
JAN A	12/29/2024 - 01/11/2025	01/23/2025
JAN B	01/12/2025 - 01/25/2025	02/06/2025
FEB A	01/26/2025 - 02/08/2025	02/20/2025
FEB B	02/09/2025 - 02/22/2025	03/06/2025
MAR A	02/23/2025 - 03/08/2025	03/20/2025
MAR B	03/09/2025 - 03/22/2025	04/03/2025
APR A	03/23/2025 - 04/05/2025	04/17/2025
APR B	04/06/2025 - 04/19/2025	05/01/2025
MAY A	04/20/2025 - 05/03/2025	05/15/2025
MAY B	05/04/2025 - 05/17/2025	05/29/2025
MAY C	05/18/2025 - 05/31/2025	06/12/2025
JUN A	06/01/2025 - 06/14/2025	06/26/2025
JUN B	06/15/2025 - 06/28/2025	07/10/2025
JUL A	06/29/2025 - 07/12/2025	07/24/2025
JUL B	07/13/2025 - 07/26/2025	08/07/2025
AUG A	07/27/2025 - 08/09/2025	08/21/2025
AUG B	08/10/2025 - 08/23/2025	09/04/2025
SEP A	08/24/2025 - 09/06/2025	09/18/2025
SEP B	09/07/2025 - 09/20/2025	10/02/2025
OCT A	09/21/2025 - 10/04/2025	10/16/2025
OCT B	10/05/2025 - 10/18/2025	10/30/2025
NOV A	10/19/2025 - 11/01/2025	11/13/2025
NOV B	11/02/2025 - 11/15/2025	11/26/2025
NOV C	11/16/2025 - 11/29/2025	12/11/2025
DEC A	11/30/2025 - 12/13/2025	12/24/2025
DEC B	12/14/2025 - 12/27/2025	01/08/2026
JAN A	12/28/2025 - 01/10/2026	01/22/2026





Insurance Premiums (2 of 3)

What you pay per month for your insurance is divided between **the first two checks paid** each month.

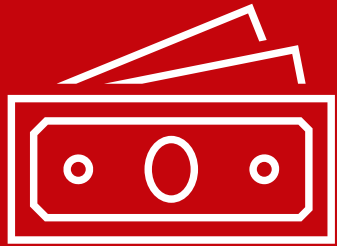
- The first paycheck received each month pays for the first ½ of the month's coverage.
- The second paycheck received each month pays for the second ½ of the month's coverage.

Pay Period	Pay Period Dates	Pay Date
DEC B 2024	12/15/2024 - 12/28/2024	01/09/2025
JAN A	12/29/2024 - 01/11/2025	01/23/2025
JAN B	01/12/2025 - 01/25/2025	02/06/2025
FEB A	01/26/2025 - 02/08/2025	02/20/2025
FEB B	02/09/2025 - 02/22/2025	03/06/2025
MAR A	02/23/2025 - 03/08/2025	03/20/2025
MAR B	03/09/2025 - 03/22/2025	04/03/2025
APR A	03/23/2025 - 04/05/2025	04/17/2025
APR B	04/06/2025 - 04/19/2025	05/01/2025
MAY A	04/20/2025 - 05/03/2025	05/15/2025
MAY B	05/04/2025 - 05/17/2025	05/29/2025
MAY C	05/18/2025 - 05/31/2025	06/12/2025
JUN A	06/01/2025 - 06/14/2025	06/26/2025
JUN B	06/15/2025 - 06/28/2025	07/10/2025
JUL A	06/29/2025 - 07/12/2025	07/24/2025
JUL B	07/13/2025 - 07/26/2025	08/07/2025
AUG A	07/27/2025 - 08/09/2025	08/21/2025
AUG B	08/10/2025 - 08/23/2025	09/04/2025
SEP A	08/24/2025 - 09/06/2025	09/18/2025
SEP B	09/07/2025 - 09/20/2025	10/02/2025
OCT A	09/21/2025 - 10/04/2025	10/16/2025
OCT B	10/05/2025 - 10/18/2025	10/30/2025
NOV A	10/19/2025 - 11/01/2025	11/13/2025
NOV B	11/02/2025 - 11/15/2025	11/26/2025
NOV C	11/16/2025 - 11/29/2025	12/11/2025
DEC A	11/30/2025 - 12/13/2025	12/24/2025
DEC B	12/14/2025 - 12/27/2025	01/08/2026
JAN A	12/28/2025 - 01/10/2026	01/22/2026





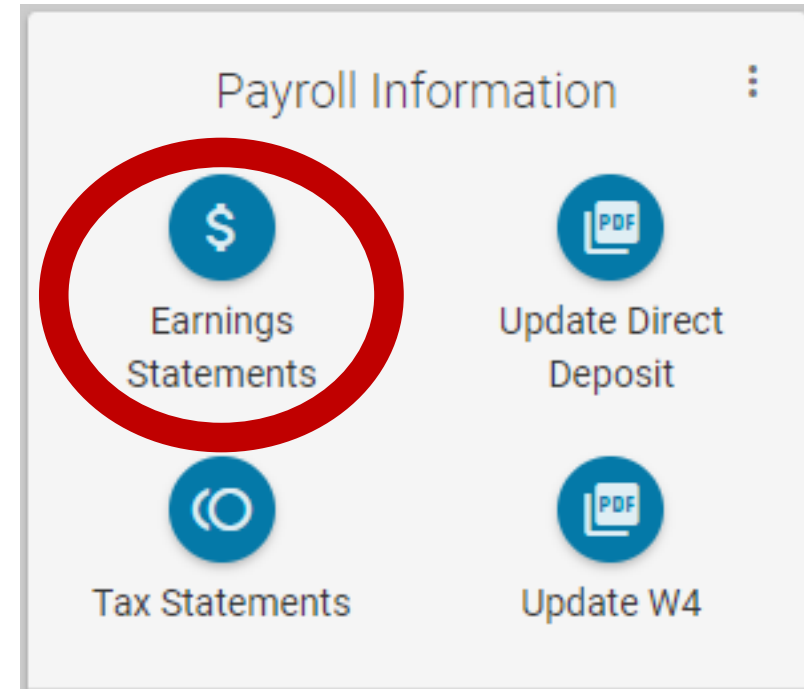
uwservice.wisconsin.edu/docs/publications/pay-bw-calendar-2025.pdf



Insurance Premiums (3 of 3)

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

Eventually you'll begin to see the regular biweekly deductions.



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



“Who can be covered on my plan?”

Plan Type	You	Spouse	Domestic Partner	Child(ren)	Parent
Health	X	X		X	
Dental	X	X		X	
Vision	X	X		X	
Individual & Family Life	X	X	X	X	
Accidental Death & Dismemberment (AD&D)	X	X	X	X	
Accident Plan	X	X		X	

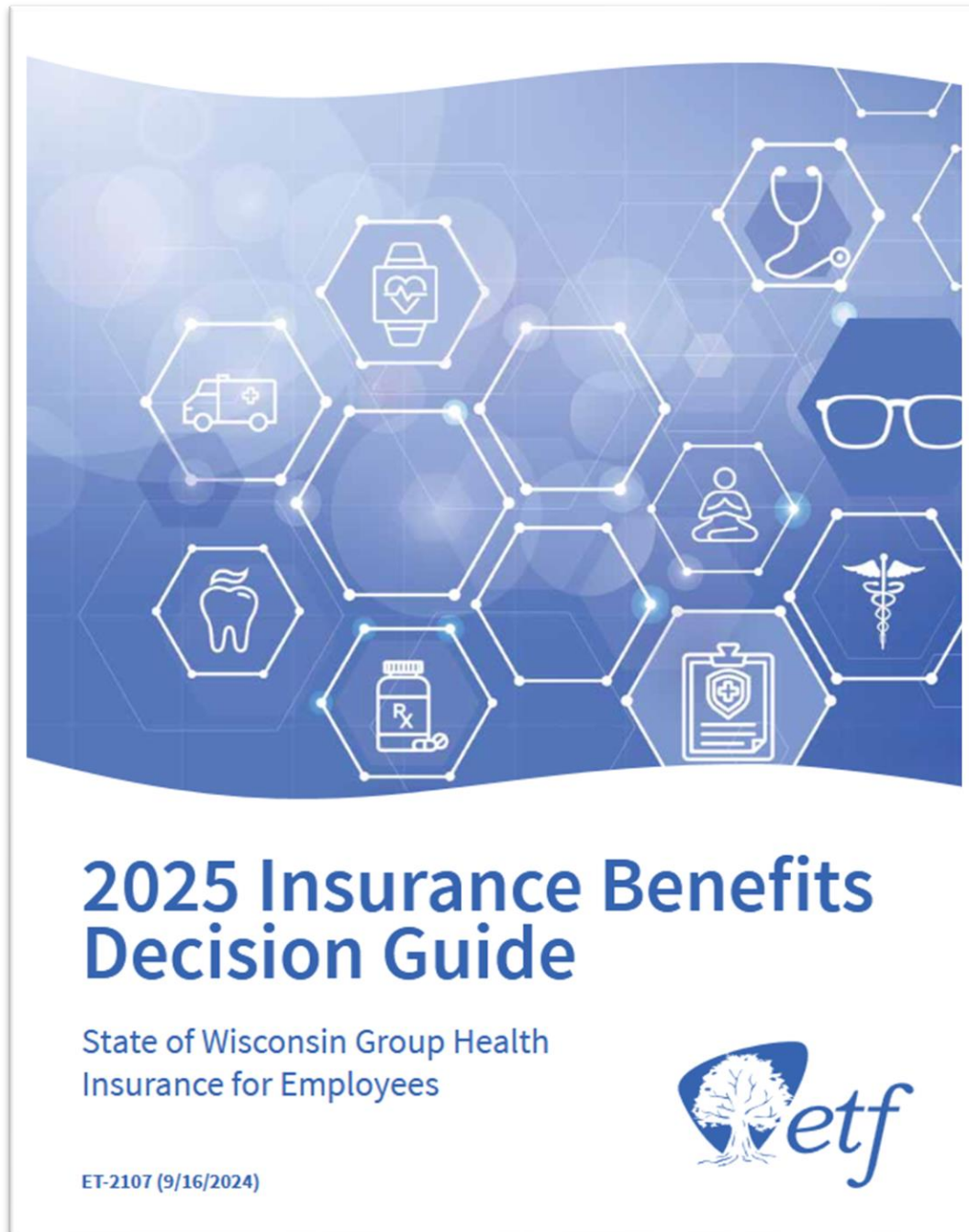


Health (State Group Health)

hr.wisc.edu/benefits/state-group-health-insurance


- 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.



2025 Insurance Benefits Decision Guide

State of Wisconsin Group Health Insurance for Employees



ET-2107 (9/16/2024)



State Group Health - Effective Date

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

- Jane started her benefits eligible appointment on January 14.
 - Her SGH insurance will start February 1.
- Tyler started his benefits eligible appointment on March 1.
 - His SGH insurance will start March 1.



State Group Health Monthly Cost

Grad Assistants	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Individual With / Without Uniform Dental	\$64 / 60	Not available	\$150 / 146	Not available
Family With / Without Uniform Dental	\$158.50 / 148.50	Not available	\$372 / 362	Not available

Individual Coverage: employee-only (just you!)

Family Coverage: employee and spouse; employee and one or more children; or employee and spouse and one or more children



Enroll (or waive) Health with Paper or PDF Applications

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

"I choose to decline/waive coverage ..."

If you submit paper or PDF applications:

To waive Health:

- You must complete the application form (sections 1-4 and 12-13) to tell us you do not want our employee health coverage.

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

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

Health benefits open enrollment (coverage effect January 1).

New hire (when do you want coverage to be effective, see below).

Eligible life event change (select change below). Life event change date: _____ (mm/dd/yyyy)

Eligible move to a new service area (*may only change health plan*). Move date: _____ (mm/dd/yyyy)

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

When my employer contributes to my premium.

As soon as possible (you will pay the entire monthly premium until you are eligible for your employer contribution).

I choose to decline/waive coverage (*to decline health insurance and elect the opt-out incentive, go to section 12*).

I choose to decline/waive coverage *because I have other health insurance coverage (go to section 13 and sign)*.

IYC Health Plan

- Wisconsin-based
- Choose your network, and
- Visit only the doctors in that network
- **No coverage** if out-of-network (except for emergency or urgent-care)



Choose one:

a Wisconsin-based network

or

the nationwide plan

Access Plan

- Nationwide network
- May visit providers:
 - in-network and
 - out-of-network
- **Less coverage** if out-of-network (higher out of pocket costs)





Selecting a Health Plan: What to Consider



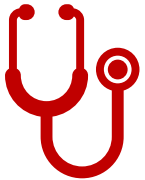
Location

- Which doctors may I visit?
- Can I visit providers locally or nationwide?



Cost

- How much will be taken from my paychecks (premium)?
- How much will I pay to the doctor or hospital when I receive overed services?



How the plan works

- What are the plan's deductible and out-of-pocket limit?
- What are the pharmacy benefits?



IYC Health Plan



Access Plan



State Group Health & Dental (1 of 2)

	Uniform Dental & Preventative Plan
In-Network Providers (No out-of-network coverage)	Delta Dental PPO and Premier providers
Annual Deductible	None
Annual Maximum	\$1,000 / person
Waiting period	None
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%

See more details about **Uniform Dental** on page 12 of ETF's [2025 Decision Guide](#)

- Every plan has a “& dental” option.
- If you elect your health plan “& dental,” you pay (compared to the no dental health option):
 - \$4 more per month (if single health)
 - \$10 more per month (if family health)



IYC Health Plan



Access Plan



State Group Health & Dental (2 of 2)



Group # 50316-001

www.deltadentalwi.com/state-of-wi

Contact Information

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

	Uniform Dental & Preventative Plan
In-Network Providers (No out-of-network coverage)	Delta Dental PPO and Premier providers
Annual Deductible	None
Annual Maximum	\$1,000 / person
Waiting period	None
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%

See more details about Uniform Dental on page 12 of ETF's [2025 Decision Guide](#)

Network Options: Wisconsin-Based Plans



See page 3 of **ETF's**
[2025 Decision Guide](#)

IYC Health Plan



Individual With / Without Uniform Dental	\$64 / \$60
Family With / Without Uniform Dental	\$158.50 / \$148.50

If you elect the IYC Health Plan or the HDHP design, you must:

1. **choose a network** of providers for the year **and**,
2. **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



Network Options: See ETF's webpage



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

See ETF's:

- **Decision Guide** (pages 7-10)
etf.wi.gov/resource/2025-health-benefits-decision-guide-state-wisconsin-group-health-insurance-employees
- **Health Plan Search webpage**
etf.wi.gov/its-your-choice/2025/health-plan-search/state



Network Options: Some out of WI coverage may be offered



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

Health Plan Search webpage

etf.wi.gov/its-your-choice/2025/health-plan-search/state

Network Options: Nationwide



See page 3 of **ETF's
2025 Decision Guide**

Access Plan

Active Employees



Individual

With / Without Uniform Dental

\$150 / \$146

Family

With / Without Uniform Dental

\$372 / \$362

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

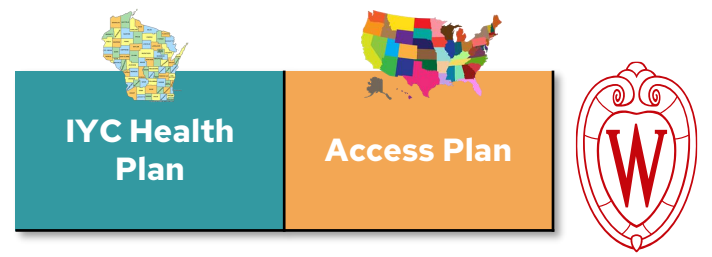
- **Dean** in southern Wisconsin
- **First Health** across Wisconsin and nationwide

Note: if enrolling online, look for the program listed as "**Access-In State & dental**". That is the nationwide option.

Also:

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

State Group Health: Choosing a Network



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

Visit the network websites and/or call them with questions.

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?

Use ETF’s Health Plan Search:

etf.wi.gov/its-your-choice/2025/health-plan-search/state

How much will I pay for:

- preventative care?
- for office visits?
- my annual deductible?
- out of pocket limits?

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)





IYC Health
Plan



Access Plan



State Group Health - Preventative Care

Preventative services are covered 100%

Federal law requires that specific preventive services provided by in-network providers be offered at no cost to you, including:

- Routine annual check-ups
- Certain screenings for illness
- Certain Prescriptions

Learn more:

- [healthcare.gov](https://www.healthcare.gov) > search: "preventative"

See: ETF. *Benefits and Services FAQs*. etf.wi.gov/its-your-choice/2025/health-benefits/benefits-and-services-faqs

What if my care is not preventative?

- How much will I pay for office visits?
- What is my annual deductible?
- Are there a medical or pharmacy out of pocket limits?

IYC Health Plan

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

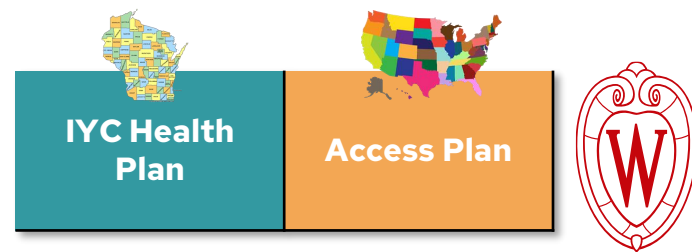


Access Plan

- Nationwide network
- May visit providers both in- and out-of-network
- **Less coverage** if out-of-network (higher out of pocket costs)



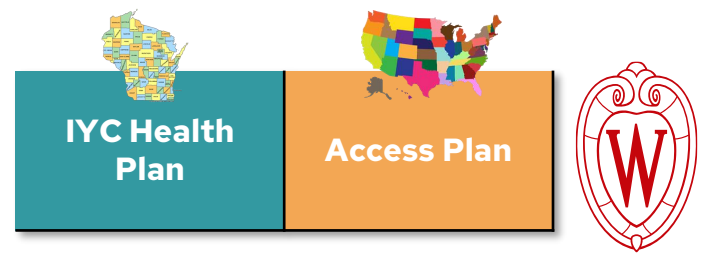
Office Visit Copays



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

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

Annual Deductible



You pay **100%** for your **x-rays, diagnostic labs,** and **surgical procedures** (covered and in-network) until you meet your deductible for the year.

Medical Annual Deductible

Per Person	Family Maximum*
\$250	\$500

If you meet the deductible, insurance pays for **some of the cost** for these services for the rest of the year.

*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.

Coinsurance

If one person meets their \$250 deductible, for the rest of the calendar year:

- For **Medical Care** like x-rays, diagnostic labs, and surgical procedures (covered and in-network):
 - that person pays 10%
 - the insurance pays 90%
- For **Durable Medical Equipment** (wrist braces, crutches):
 - that person pays 20%
 - the insurance pays 80%





IYC Health Plan



Access Plan



Medical Out of Pocket Limit 2025

If one person meets their \$1,250 medical out of pocket limit (OOPL):

- that person pays \$0 for office visits, medical care, and durable medical equipment (covered and in-network) for the rest of the rest of the calendar year
- the insurance pays 100%.

Health Plan Medical OOPL

Single	Family*
\$1,250	\$2,500

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

Pharmacy Benefits



Search the Navitus formulary:
benefitplans.navitus.com/etf



[Home](#)

[Contact Us](#)

Welcome

ETF

This site provides information about your plan option(s). The site is available 24 hours a day, seven days a week. Use the links below to learn more about your benefits. This includes the formularies for your plan(s). You can also access prior authorization requirements for your plan(s).

[IYC Health Plan – IYC Access Plan
State-Local Plan](#)

[ETF – IYC HDHP Plan-IYC Access
HDHP Plan State-Local Plan](#)

[ETF MedicareRx Plan](#)

Pharmacy Benefits - Cost



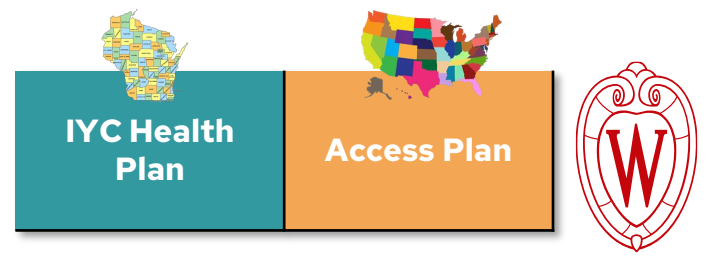
Prescription Level	Cost
Preventive	You pay \$0
Level 1	You pay \$5 per fill*
Level 2	You pay 20% (up to \$50 per fill)
Level 3 With letter of medical necessity from your doctor submitted to Navitus	You pay 40% (up to \$150)
Level 3 Without doctor's letter of medical necessity	You pay 40% (up to \$150) And the difference in cost between the Level 3 and a less expensive alternative drug
Level 4	You pay \$50 per fill

Use **Serve You** mail order pharmacy, and fill 90 days of Level 1 & 2 drugs at the cost of just 60 days!

*A "fill" is usually a 30-day supply

Fill Level 4 drugs at **UW Specialty Pharmacy** or with **Lumicera**

Pharmacy Benefits – Out of Pocket Limit (OOPL)



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**.
- the insurance company will pay 100% of their cost.

Prescription Level	Individual	Family
Levels 1 & 2	\$600	\$1,200
Levels 3 & 4	\$9,200	\$18,400

Search the **Navitus** formulary: benefitplans.navitus.com/etf

Find In-Network Pharmacies at benefitplans.navitus.com/etf/home



[Home](#) [Contact Us](#)

Explore Your Plan Options

Click the links in the menu below to access information and tools for your available plan(s).

[IYC Health Plan-IYC Access Plan State-Local Plan](#)

[ETF - IYC HDHP Plan-IYC Access HDHP Plan State-Local Plan](#)

[ETF MedicareRx Plan](#)

IYC Health Plan-IYC Access Plan State-Local Plan

Click the links in the menu to access formulary information and benefit information for your available plan(s). There is a Pharmacy Search tool, which can help you find pharmacies within a specific area. There is also a Drug Cost Preview tool. You can use this tool to check drug prices at pharmacies of your choice.

[Drug Cost Preview](#)

[Pharmacy Search](#)

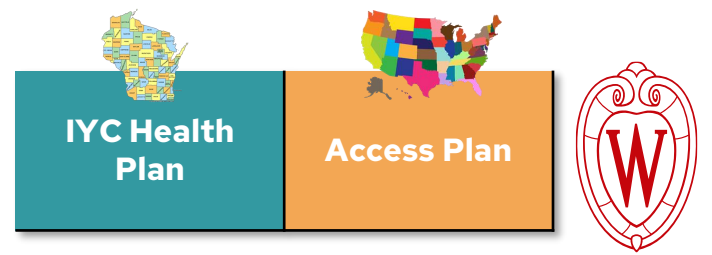
[Benefits](#)

[Formulary](#)

[Prior Authorization Forms](#)

 OR

Other Pharmacy Benefits



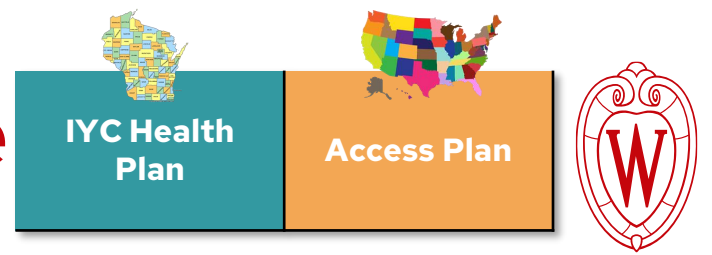
Vaccines at In-Network Pharmacies

Cost: \$0 – it's free! Bring your Navitus card

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

Search the **Navitus** formulary: benefitplans.navitus.com/etf

Overview of In-Network Coverage



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

If a person meets the **OOPL for an Rx tier**

the **insurance pays 100%** for their prescriptions at that level for the rest of the calendar year.



Office visit copays:
\$15 or \$25 every in-network visit
(\$75 copay for ER visits)

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

If a person meets the deductible

Medical Coinsurance:

- pay 10% for medical services
- pay 20% for durable medical equipment

If a person meets the **medical OOPL of \$1,250** (\$2,500 max per family)

For the rest of the calendar year, the **insurance pays 100%** of their covered medical costs (office visits, x-rays, surgeries, diagnostic labs, and hospital stays).



Out-of-Network Medical Coverage (Health Plan)

What's covered outside of your coverage area?

- ✓ Emergency Care
- ✓ Urgent Care
- ✓ Prescriptions
 - You'll find network pharmacies across the country!

- ✗ No follow-up care
- ✗ No routine care

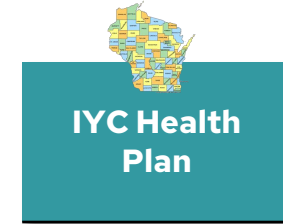


IYC Health Plan

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



Out-of-Network Medical Coverage Examples (1 of 2)



Examples of Emergency Care

Severe allergic reaction

Severe asthma attacks

Concussions

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

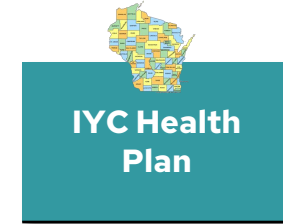
Most headaches

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

Video: Accessing your Health Benefits While Out of State

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

Out-of-Network Medical Coverage Examples (2 of 2)



Examples of Emergency Care

Severe allergic reaction

Severe asthma attacks

Concussions

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

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

Video: Accessing your Health Benefits While Out of State
etf.wi.gov/video/accessing-your-health-benefits-while-out-of-state

Out-of-Network Medical Coverage (Access Plan)

- 1. You pay 100%** for the first \$500 per person of covered medical services received out-of-network (the out-of-network deductible).
- 2. Then you pay 30%** of any additional covered medical costs, and the insurance company pays 70% (the coinsurance).
- 3. If you meet the out-of-network OOPPL of \$2,000 per person,*** then insurance pays 100% of additional out-of-network covered medical costs.
(*\$4,000 per family max)

ETF. Out-Of-Network Health Services etf.wi.gov/its-your-choice/2025/state-employee-and-retiree-health-plan-supplemental-benefits/health-insurance-employees-cobra-and-retirees-without-medicare/out-network-health-services-access-plans

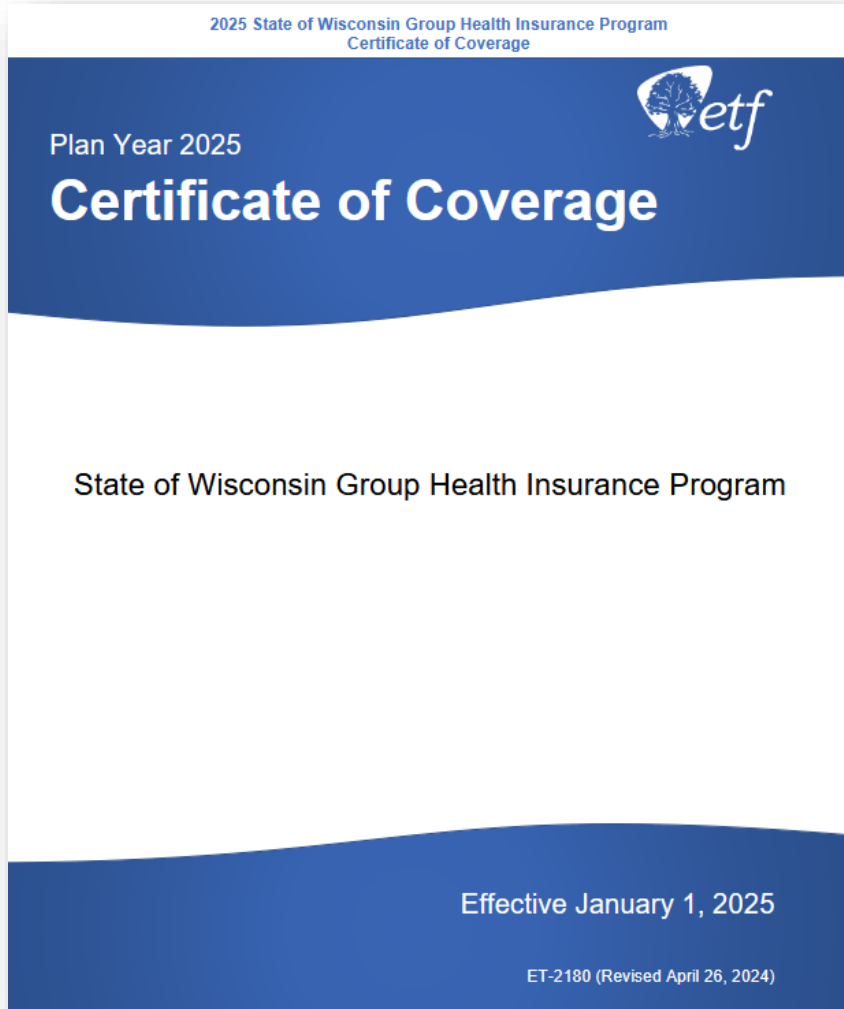


Access Plan

- Nationwide network
- May visit providers both in- and out-of-network
- **Less coverage** if out-of-network (higher out of pocket costs)



Certificate of Coverage

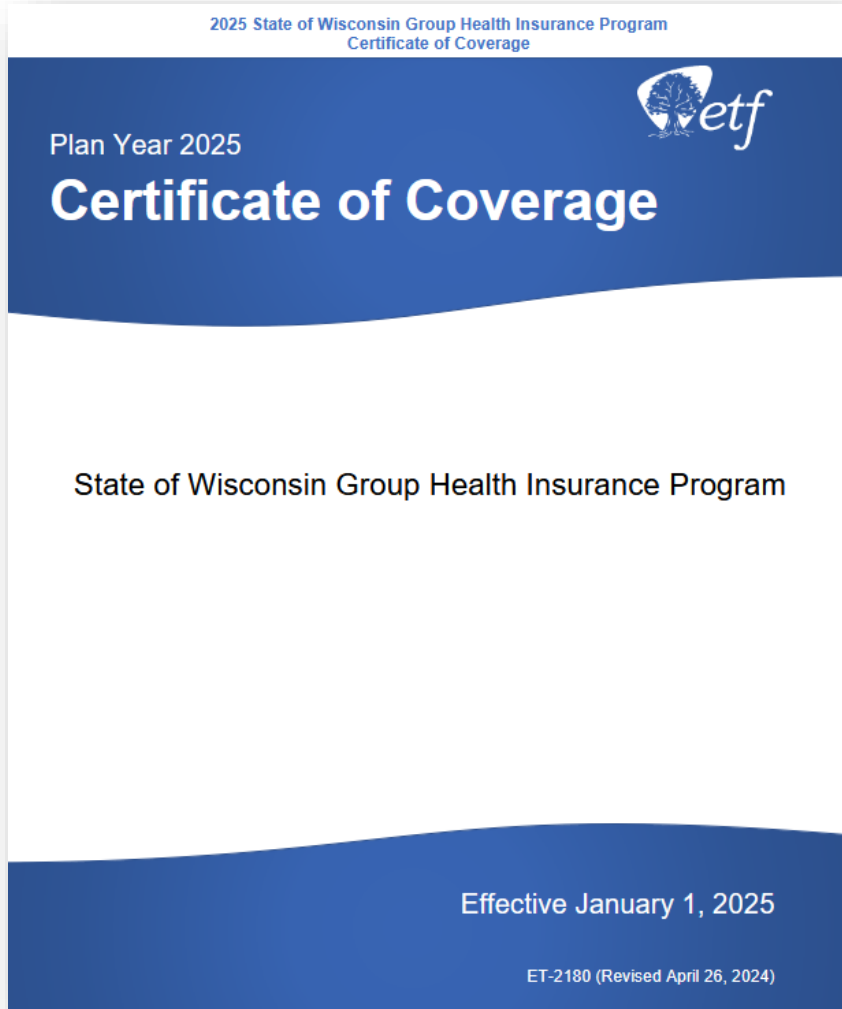


See the **Certificate of Coverage** for more details about your health plan.

- What is covered
- What is excluded (not covered)

ETF. Plan Year 2025 Certificate of Coverage. etf.wi.gov/resource/2025-uniform-benefits-certificate-coverage

Out-of-Network Coverage



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

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

ETF. Plan Year 2025 Certificate of Coverage.
etf.wi.gov/resource/2025-uniform-benefits-certificate-coverage

Certificate of Coverage - Example of Covered Services



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

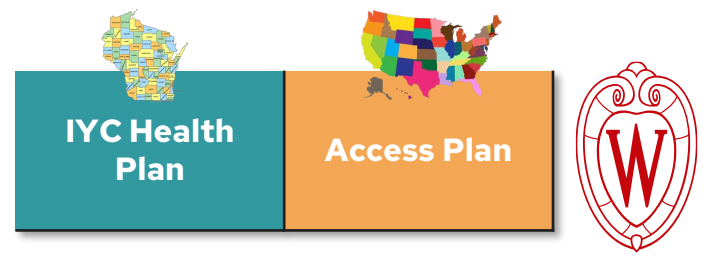
Example of Covered Expenses:

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 confirmation should be reviewed by the Health Plan for medical necessity.

See Section 4. D. Medical Necessity for more information on this determination.

Certificate of Coverage - Medical Necessity

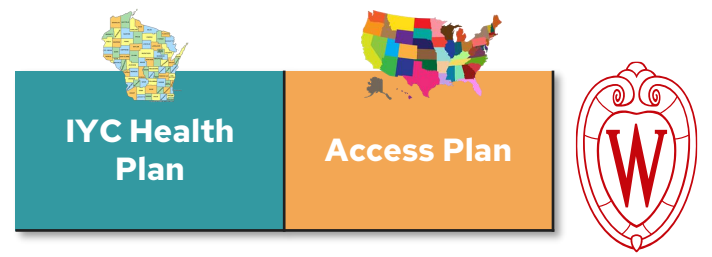


D. Medical Necessity

All services must be medically necessary, as determined by your Health Plan. A service, treatment, procedure, equipment, drug, device or supply that is provided by a Hospital, physician or other health care Provider and is required to identify or treat a Participant's Illness or Injury is considered medically necessary when it is:

- a. consistent with the symptom(s) or diagnosis and treatment of the Participant's Illness or Injury; and
- b. appropriate under the standards of acceptable medical practice to treat that Illness or Injury; and
- c. not solely for the convenience of the Participant, physician, Hospital or other health care Provider; and
- d. 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.

Certificate of Coverage - Example of services Not Covered



IV. Exclusions and Limitations

A. Exclusions (...)

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

1) Surgical Services

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

(...)



State Group Health Monthly Cost

Grad Assistants	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Individual With / Without Uniform Dental	\$64 / 60	Not available	\$150 / 146	Not available
Family With / Without Uniform Dental	\$158.50 / 148.50	Not available	\$372 / 362	Not available

Individual Coverage: employee-only (just you!)

Family Coverage: employee and spouse; employee and one or more children; or employee and spouse and one or more children



Selecting a Health Plan - Additional Resources

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

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

- **Search by WI County:** etf.wi.gov/its-your-choice/2025/health-plan-search/state
- **Contact a health plan:** etf.wi.gov/insurance/health-plan-and-vendor-contact-information
- **Frequently Asked Questions:** etf.wi.gov/its-your-choice/2025/health-benefits/frequently-asked-questions-0



Will I get ID cards if I enroll in Health?

Yes, if you will receive 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;
3. *And, if you selected the "...and dental" option*, a card from **Delta Dental** for preventive, Uniform Dental



When and how will I get my ID cards?



About 4 weeks after enrollment is processed



The insurance plans mail them to you.



Make sure your Home and Mailing addresses on **my.wisc.edu** > **Personal Information** are correct.



Click "Update My Personal Information" and update your address if a correction is needed.

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

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





Example 1: I don't have my ID cards yet, and I need medical care!

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



Example 2: I don't have my ID cards yet, and I need medical care!

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



Example 3: I don't have my ID cards yet, and I need a prescription medicine!

Alex elects the family plan with Quartz-UW with dental (an IYC Health Plan option for Dane county) for coverage effective May 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 May 3. She has not received ID cards yet, but **she needs a refill of her daily medication**.

Likely outcome:

Because 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 May 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



What is 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)
- if someone has cosigned with you
 - (e.g., school loans, rental agreement, car payment)
- to cover the cost of your funeral



Complete a Beneficiary Designation Form

The beneficiaries you choose would receive the money upon your death.

If you enroll in a life insurance plan:

- Once enrolled, make beneficiary designations online or by paper.
- If you enroll in I&F, Securian (the plan carrier) will send you login information so you can name your beneficiary online through the secure [LifeBenefits portal](#)
- Or complete and mail to Securian a paper form: [Beneficiary Designation Form pdf](#)



You choose your beneficiaries

If you enroll in a life insurance plan, you may select one **or** multiple beneficiaries:

If you select...	They would then...
<ul style="list-style-type: none">• One beneficiary	<ul style="list-style-type: none">• Receive the entire benefit
<ul style="list-style-type: none">• Multiple beneficiaries	<ul style="list-style-type: none">• 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.	



One Life Insurance Option

You may enroll for yourself.

If you have a spouse, a domestic partner, or an eligible child, you may also elect coverage on their life.

Plan	Cost depends on
Individual & Family Life	age and how much coverage you choose

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



If you apply for life insurance late:

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

- Use a special application form called Evidence of Insurability (EOI) and share your medical information with the insurance company and wait to hear if they approve your application.
 - EOI enrollment is not guaranteed (your application may be denied).



Individual & Family Life (I&F) - Plan Details (1 of 2)

New employees can select the following coverage levels

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

Maximum Coverage Levels

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

If \$20k election:

Age	Cost per month
< 28	\$0.46
28-30	\$0.50
31-33	\$0.64
34-36	\$0.74
37-39	\$0.90
40-42	\$1.36
43-45	\$2.16
46-48	\$2.60
49-51	\$3.62
52-54	\$4.64
55-57	\$6.46
58-60	\$8.06
61-63	\$11.12
64+ premiums online!	

Securian Financial. Individual and Family Plan Fact Sheet. wisconsin.edu/ohrwd/benefits/download/life/if/fact.pdf. Viewed 01/03/2024.



Individual & Family Life (I&F) – Plan Details (2 of 2)

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

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



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



Life Insurance – Effective Date

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

- Natalie started her benefits eligible appointment on March 20.
- Her life insurance will begin May 1

- Ricardo started his benefits-eligible appointment on April 15.
- His Life insurance will begin June 1



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

AD&D Insurance Resources from UW-Madison:

hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance

Accident Insurance Resources from UW-Madison:

hr.wisc.edu/benefits/accident-insurance





Two Different Accident Plans, Two Different Providers

AD&D Insurance



Accident Insurance





Accidental Death and Dismemberment (AD&D)



ZURICH® | UNIVERSITY OF WISCONSIN SYSTEM
LW



Accidental Death & Dismemberment (AD&D) Insurance

University of Wisconsin System

Fact Sheet –
Policy GTU 8364005



A circular inset image showing a person's hand holding a black prosthetic hand. The person is wearing a white long-sleeved shirt and blue jeans. The background is a blurred outdoor setting.

Zurich Fact Sheet:
wisconsin.edu/ohrwd/benefits/download/life/add/fact.pdf



AD&D - Benefit Levels and Premiums

Benefit Level and Premiums

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



AD&D – Overview of Coverage & 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 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

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



AD&D – Benefit Levels for Covered Dependents

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

Plan Selected	Spouse/Domestic Partner	Child(ren)
Family plan that covers employee and a spouse/domestic partner only	60%	Not applicable
Family plan that covers employees and dependent child(ren) only	Not applicable	20%
Family plan that covers a spouse/domestic partner employees and dependent child(ren)	50%	15%

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



AD&D - Filing Claims

You file your own claims with Zurich

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



AD&D – Travel & Identity Theft Assistance

Travel Assistance

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

Identity Theft Assistance

through CyberScout

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



AD&D – Effective Date

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

- Natalie started her benefits eligible appointment on March 20.
 - Her AD&D insurance will begin May 1.
- Ricardo started his benefits-eligible appointment on May 15.
 - His AD&D insurance will begin July 1 .



Accident Insurance



Accident insurance

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



Brochure

wisconsin.edu/ohrwd/benefits/download/accidentbrochure.pdf



Accident Insurance – Plan Premiums

2025 Monthly Premium Rates

	Individual	Individual + Spouse	Individual + Child(ren)	Family
Monthly cost	\$3.72	\$5.32	\$7.16	\$10.16



Accident Insurance – Plan Coverage

If you have an accident and make a claim, then the plan pays you a set amount.

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 – How it Works

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, providing flexibility to spend the money on deductibles, co-pays, child-care, or a dog sitter.*

*Actual experience and benefit payouts may vary from this example

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

Key benefits of accident insurance:

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

Securian Financial. Accident Insurance.
[wisc.edu/ohrwd/benefits/download/accidentbrochure.pdf](https://www.wisc.edu/ohrwd/benefits/download/accidentbrochure.pdf)



Accident Insurance – Filing Claims

You file your own claims with Securian

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



Accident Insurance – Effective Date

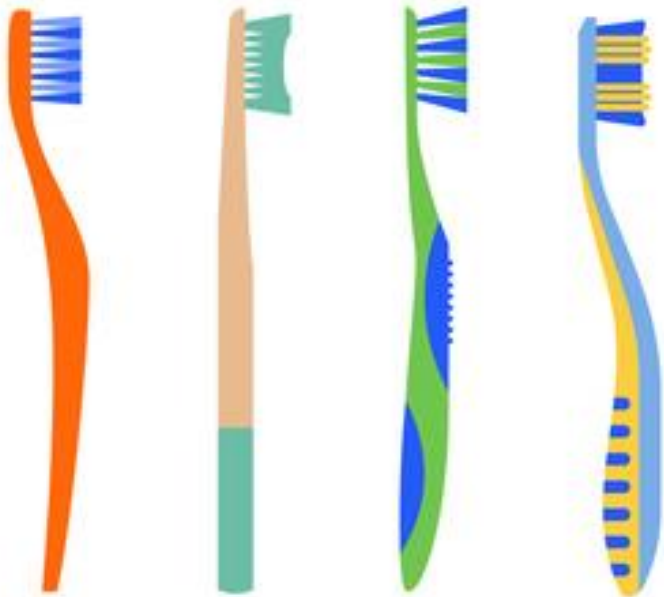
Effective 1st of the month following your date of eligible hire
(or on date of hire if date of hire is the 1st)

- Jane started her benefits eligible appointment on January 8.
- Her Accident insurance will start February 1.

- Tyler started his benefits eligible appointment on March 1.
- His Accident insurance will start March 1.

Dental Insurance

hr.wisc.edu/benefits/dental





Delta Dental – Monthly Premiums

See pages 11-12 of ETF's [2025 Decision Guide](#)

	Uniform Dental	Preventative Plan	Select Plan	Select Plus Plan
Individual	\$4	\$36.10	\$9.08	\$21.60
Individual + Spouse	---	---	\$18.16	\$43.22
Individual + Child(ren)	---	---	\$12.24	\$40.12
Family	\$10	\$90.28	\$21.76	\$66.20

If elected, the Uniform Dental premium is added to your health insurance premium. The Preventative Plan, Select Plan, and Select Plus Plan are separate deductions.



Delta Dental – Monthly Premiums

See pages 11-12 of ETF's [2025 Decision Guide](#)

	Uniform Dental	Preventative Plan	Select Plan	Select Plus Plan
Individual	\$4	\$36.10	\$9.08	\$21.60
Individual + Spouse	---	\$90.28	\$18.16	\$43.22
Individual + Child(ren)	---	\$90.28	\$12.24	\$40.12
Family	\$10	\$90.28	\$21.76	\$66.20

If elected, the Uniform Dental premium is added to your health insurance premium. The Preventative Plan, Select Plan, and Select Plus Plan are separate deductions.

Delta Dental Plan Details



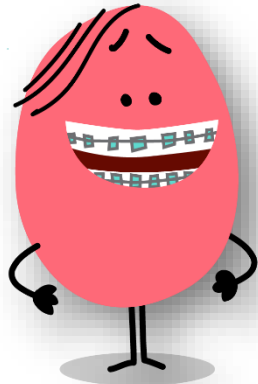
	Uniform Dental & Preventative Plan	Select Plan	Select Plus Plan
In-Network Providers (No out-of-network coverage)	Delta Dental PPO and Premier providers	Delta Dental PPO	Delta Dental PPO and Premier providers
Annual Deductible	None	\$100 / person	\$25 / person
Annual Maximum	\$1,000 / person	\$1,000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



Some plans include orthodontics:

See pages 11-12 of ETF's [2025 Decision Guide](#)

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



Plan Administrator



1-844-337-8383

deltadentalwi.com/state-of-wi

All plans are offered through Delta Dental



DeltaDental – You must visit in-network providers

deltadentalwi.com/s/find-a-provider

[Online Tools](#)▼ [Benefits](#)▼ [Your Health](#)▼ [Our Company](#)▼

[Find Your Delta Dental](#)

[Home](#) > [Online Tools](#)

Find a Dental Provider

Search for a network dentist by name, specialty, or location.

* Location

ZIP Code or Address

Specialty

All Specialties ▼

Last Name

Provider Last Name

Network [?]

Delta Dental PPO ▼

Within

5 miles ▼

Language

English ▼

FIND PROVIDERS



Dental Insurance – Effective Date

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

- Jane started her benefits eligible appointment on January 8.
 - Jane waives Health but elects the stand-alone Preventive Dental.
 - Her Preventive Dental insurance will start February 1.
- Tyler started his benefits eligible appointment on March 1.
 - His Select Plus supplemental dental insurance will start March 1.

Vision Insurance

[hr.wisc.edu/benefits/delta
vision-insurance/](https://hr.wisc.edu/benefits/delta-vision-insurance/)





DeltaVision – Monthly Premiums

Individual	Individual and Spouse	Individual and Child(ren)	Individual and Family
\$5.75	\$11.42	\$12.88	\$20.58
See pages 13-14 of ETF's 2025 Decision Guide			

DeltaVision Plan Details

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

DeltaVision Plan Details - Contact lenses

	In-Network Providers	Out-of-Network Providers
Contact lens exam copay	\$40 / person	Up to \$45 / person
Conventional contacts	\$0 copay \$150 allowance 15% off any cost over \$150	Up to \$105 / person
Disposable contacts	\$0 copay \$150 allowance	Up to \$105 / person
Contact lens fitting/follow-up visit	Standard: up to \$40 / person Premium: 10% off retail price	No coverage



DeltaVision – Visit in-Network providers

Use EyeMed’s **Insight network** for the best coverage:



INSIGHT NETWORK

eyemedvisioncare.com




1-844-337-8383



LENSCRAFTERS



Find an eye doctor

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

OR

Search for an eye doctor

Here are a few tips to get you started:

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

Looking for a specific eye doctor or retailer?

Click the "Search by doctor" tab to zero in.

In-network online providers

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



Vision Insurance – Effective Date

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

- Jane started her benefits eligible appointment on January 8.
 - Her Vision insurance will start February 1.
- Tyler started his benefits eligible appointment on March 1.
 - His Vision insurance will start March 1.



Retirement Plans



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

Most UW employees are eligible to participate, including:

- Academic Staff
- 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





Two optional retirement plans



UW's 403b

- Also known as the **Supplemental Retirement Plan (SRP)**

State's 457b

- Also known as the **Wisconsin Deferred Compensation (WDC)**

Supplemental Retirement Plan Comparison



UW's 403b (SRP)	State's 457b (WDC)
• Pretax and Post-Tax (ROTH) options	• Pretax and Post-Tax (ROTH) options
• No minimum contribution	• No minimum contribution
• No employer match	• No employer match
• Contribute up to \$23,500 in 2025 (\$31,000 if age 50+)	• Contribute up to \$23,500 in 2025 (\$31,000 if age 50+)
• Admin fees based on account balance and record keeper	• Admin fees once account is over \$5,000
• Loan services available	• Hardship distributions available
• In-service withdrawal at 59 ½	• In-service withdrawal at 59 ½ on rollover balance



Supplemental Retirement Plans – How to enroll

To enroll in UW's 403b:

Decide on either Fidelity or TIAA as your provider, then

- Complete the **EZ Enrollment Form**
(email to benefits@ohr.wisc.edu)
- Or set-up a new UW online account with Fidelity or TIAA and then submit the **Salary Reduction Agreement (SRA)**
wisconsin.edu/ohrwd/benefits/download/ret/tsa/sra/sra.pdf
(email to benefits@ohr.wisc.edu)

To enroll in State's 457b:

Find the current Plan Enrollment Code:

- wisconsin.edu/ohrwd/benefits/download/WDC-code.pdf

Then

- Register on wdc457.org **or**
- Call WDC: 1-877-457-9324



Supplemental Retirement Plans – How to change the amount you contribute

To change your 403b deduction:

- Log into my.wisc.edu and under the Benefits Information tile, click “View Benefits”
 - Scroll to the bottom of the page and click “Update 403b Deductions”
- Or submit an updated Salary Reduction Agreement (SRA)
(email to benefits@ohr.wisc.edu)

To change your 457b deduction:

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



Previous Retirement Plans

“Can I move money from a former employer’s retirement plan to my new UW account?”

UW’s 403b Fidelity & TIAA	State’s 457b WI Deferred Comp
<p>Yes, allows roll-ins</p> <ul style="list-style-type: none">• Open new 403b account• Contact old plan about distribution/rollover process.• Contact new plan about receiving/rollover process	<p>Yes, allows roll-ins</p> <ul style="list-style-type: none">• Open new 457b account• Contact old plan about distribution/rollover process.• Contact new plan about receiving/rollover process



Retirement Planning Sessions



Starting to Save	Mid-Career Retirement Check-In	Ready to Retire
15-30 years until retirement	5-15 years until retirement	0-5 years until retirement
<ul style="list-style-type: none">• UW's three retirement plans• Are you enrolled in the insurance you want and need?• Saving sick leave for retirement vs using it now when ill• How your WRS pension is calculated• What if your employment ends before retirement?• Free & reduced cost-resources	<ul style="list-style-type: none">• UW's three retirement plans• Estimate your future WRS pension• What happens to your money if your employment ends before retirement age?• Estimate the value of your sick leave in retirement	<ul style="list-style-type: none">• What is the WRS?• You pension: how is it calculated? How much will it be?• Retiree health insurance and how you'll pay for it• Other insurance at the end of your employment• What's the "best" retirement date?

A background image of a desk with a white keyboard, several brown notebooks, and a calendar. The calendar shows dates 16, 17, 23, 24, 29, 30, and 31. There are purple and blue sticky notes on the notebooks. The central part of the image is a red vertical bar containing text.

Pretax Spending Accounts

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



Pretax Spending Account Eligibility

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

Eligible to Participate

- 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**

Not Eligible to Participate

- University Staff – Temporary (i.e., LTEs)
- **Fellows**
- **Scholars**
- **Non-service Graduate Interns & Trainees**
- **Most Postdocs**



Types of Flexible Spending Accounts (FSAs)

FSA Plan	Eligible Expenses	Eligible Dependents	Annual Minimum/Maximum Contribution	Possible carryover into 2026
Health	medical, prescription, dental and vision	you, your spouse, qualified dependent(s)	\$50 min / \$3,200 max	\$640 maximum
Dependent Day Care	after school care, adult or child daycare	you, your spouse, qualified dependent(s)	No minimum/ \$5,000 per household* max	n/a

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



How does a pretax account like this work?

- You may send money from your paychecks into an account with Optum.
- Money you send to a 2025 FSA is **not** part of your 2025 taxable income.

For example (assuming a straight 25% tax):

No FSA	With Health FSA	
\$200 earned -\$50 (tax) \$150 on your paycheck to spend on anything	\$200 earned → -\$0 tax withheld \$0 on your paycheck	and sent to FSA → \$200 in FSA to spend on qualifying 2025 expenses



There are risks to electing a pretax account

- You must **incur expenses** and then **spend the money** you send to the FSA by deadline. You may forfeit unspent money.
 - The plan year ends December 31, 2025, but if your eligible employment ends earlier in the year, you must incur health expenses no later than the last day of the month in which your employment ends.
- You can only use the money in the account for qualified expenses.

For example:

No FSA	With Dependent Day Care FSA	
\$200 earned -\$50 (tax) \$150 on your paycheck to spend on anything in 2025 or to save for a future year	\$200 earned -\$0 tax withheld \$0 on your paycheck	and sent to FSA → \$200 in Dependent FSA If not used on qualifying 2025 expenses, is forfeited (you lose the money)



What do you mean by "incur" expenses?

The date you receive the service is the date you **incur** the service, even if you pay the bill later.

For example:

Urgent Care visit in December 2024 charges \$25 copay.

- The \$25 was incurred before your 2025 FSA was effective, so you **cannot** use your 2025 Health FSA, even if the bill didn't arrive in the mail until January.

Urgent Care visit on January 1, 2025 charges \$25 copay.

- If the \$25 was incurred in 2025 while your account was active (if your account began Jan 1, 2025), you **can** use your 2025 Health FSA election.



What are “eligible” or “qualifying” expenses?

Some medical, dental, or vision care or childcare bills are eligible to be paid for using pretax FSA money. But not everything you purchase from a provider will qualify. You are responsible for learning how to use your FSA!

See [Optum Financial's list and resources](#).

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.



Health FSA – up to \$3,200



More details: optum.com/financial/resources/library/medical-expenses.html



Dependent Care FSA – up to \$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 details: [optum.com/financial/resources/library/medical-expenses.html](https://www.optum.com/financial/resources/library/medical-expenses.html)



Substantiate your claims

- You **must** provide documents that prove your expense is eligible, if Optum asks for them. This is called “substantiating” your claim.
 - If you cannot provide the documentation, Optum will deny your claim.
- If you used your debit card to pay a claim that is later denied, you must **repay** the money spent from the FSA.
 - If you do not repay the FSA directly, the amount will be **deducted** from your paycheck.
 - [wisconsin.edu/ohrwd/benefits/fsaunsubstantiated](https://www.wisconsin.edu/ohrwd/benefits/fsaunsubstantiated)



Limited rollover allowed for Health FSA

Health FSA:

- If you continue to be employed from one year to the next, at the end of each year you forfeit any unspent Health FSA balance under \$50 or over \$640.
 - Your balance of \$50-\$640 can roll over into the next year* and be spent in 2026 if your employment continues.
 - If you re-elect again for 2026, your balance of \$1-\$49 can roll over.

Dependent Day Care FSA:

- No roll over. You forfeit any unspent balance.

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



How you fund and use your FSA

Health FSA	Dependent Day Care FSA
<p>Prefunded</p> <ul style="list-style-type: none">The entire amount of money you pledged to contribute for the year is available to spend upfront.	<p>\$0 starting balance</p> <ul style="list-style-type: none">No money is in the account until your payroll contributions are deposited.
<p>Use FSA debit card...</p> <ul style="list-style-type: none">At the pharmacyAt the doctor's officeAt the dentist's officeTo pay your bills online	<p>No debit card</p> <ul style="list-style-type: none">Pay for your dependent's eligible daycare expenses, then request reimbursement.



Limited mid-year changes allowed

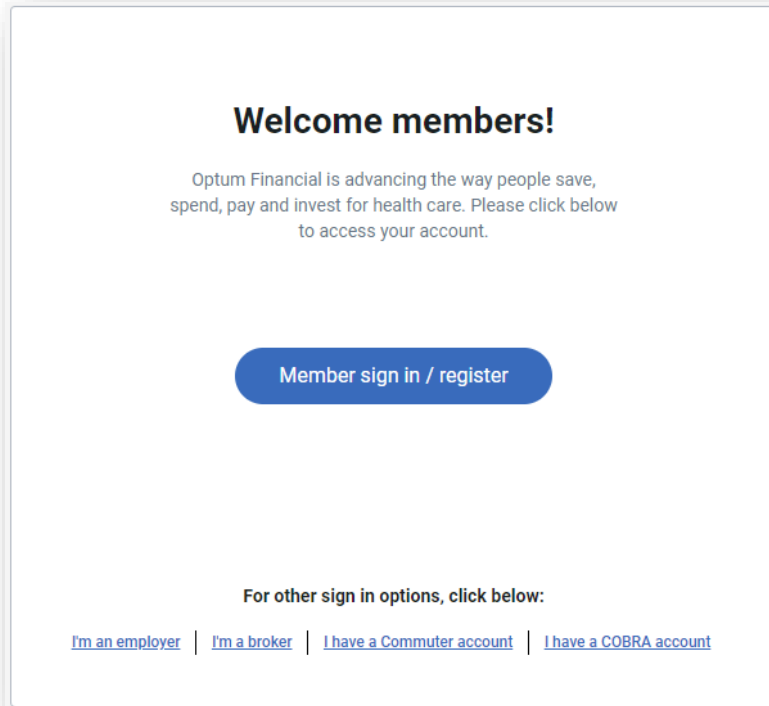
- You cannot change your FSA election mid-year unless:
 - you have a qualifying life event or change **and**
 - you submit a change form within 30-days of the change.
- See [Election Change Request form](#) for more information.



Access and Manage Your FSA

Register on Optum's website:

[Optum Financial Health Account Benefits Portal](#)



Download the smartphone app:

**Download the
Optum Financial app**

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





Flexible Spending Accounts – Effective Date

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

- Jane started her benefits eligible appointment on January 8.
- Her FSA will start February 1.
- Tyler started his benefits eligible appointment on March 1.
- His FSA insurance will start March 1.

Annual election is divided over your eligible upcoming paychecks:

- Count the number of remaining 1st and 2nd paychecks remaining in each month in which you will be paid:

uwservice.wisconsin.edu/docs/publications/pay-bw-calendar-2025.pdf



Parking and Transit Pretax Accounts

[hr.wisc.edu/benefits/parking-
and-transit-accounts](https://hr.wisc.edu/benefits/parking-and-transit-accounts)





Transportation Office at UW–Madison

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



- [Commuter Solutions](#)

- Bus or bike paths to get you from home to work and back again



- Pre-tax [parking](#) deductions via payroll

- For annual base lot permits



Parking Pretax Account

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 already have a UW Transportation Services parking permit:

If you have:	Consider:
An annual base lot parking permit is already paid for pre-tax (if paid through payroll deduction)	Do not also enroll in this Pretax Parking Account
A flex parking permit , you use a debit or credit card to pay to park only on days you use the lot	You may want to contribute money to a Pretax Parking account to help pay for your daily lot use

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



Transit Pretax Account

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 you have:	Consider:
Paid for your bus pass through payroll deduction, you are already paying pretax	Do not also enroll in this transit account

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



Parking & Transit Pretax Accounts– Effective Date

Effective 1st of the month after receipt of the application

- Jane started her benefits eligible appointment on January 8.
 - She submitted her application for a transit pretax account on January 15.
 - Her transit pretax account will start February 1.
- Tyler started his benefits eligible appointment on March 1.
 - He submitted his application for a parking pretax account on September 3.
 - His parking pretax account will start October 1.

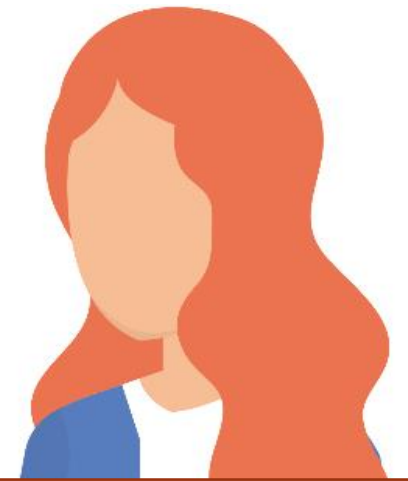
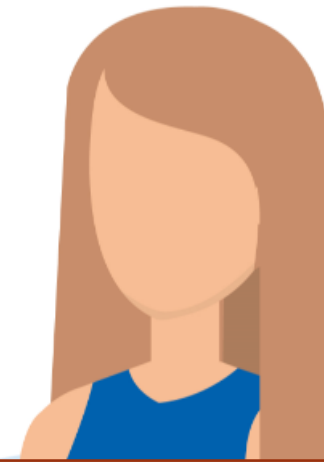
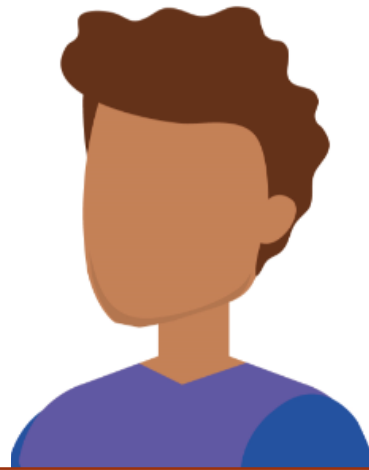
I got married
last week

I am adopting
a child

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

My divorce
was
finalized
today

My spouse's
new insurance
starts next
month



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

Next Steps



Review your copy of this PowerPoint presentation



Enroll in your benefits by your enrollment deadline (on or before your 30th day)



Reach out (to your local HR contact or to us) if you have questions



Thanks for joining us!



Contact us
benefits@ohr.wisc.edu



Madison Benefits Services
OFFICE OF HUMAN RESOURCES
UNIVERSITY OF WISCONSIN-MADISON

benefits.wisc.edu