

Overview

Employee Benefits during Furlough

Where to Find Help

The information below is designed to help University of Wisconsin–Madison employees understand important policies and procedures as the university responds to the COVID-19 pandemic. If you have questions or need assistance, please contact the human resources (HR) department in your school, college, or division. You can find your local HR contact at hr.wisc.edu/contact. You can find general benefits information at hr.wisc.edu/benefits. You may also contact the Office of Human Resources at (608) 265-2257 or furlough@ohr.wisc.edu.

Position-Specific Furlough information applies only to employees who have been placed in full furlough and are not working. If your hours are reduced, and you have been placed in a Position-Specific Furlough, contact furlough@ohr.wisc.edu for benefits information.

For interpretation and translation services, please call Cultural Linguistic Services:

ESPAÑOL / SPANISH: (608) 265-0838; HMOOB / HMONG: (608) 263-2217

བོད་སྐད་ / TIBETAN: (608) 890-2545; 中文 / CHINESE: (608) 890-2628; नेपाली / NEPALI: (608) 262-7521

Campus-wide, Intermittent Furloughs and Work-Share Program, employee benefits

- For employees placed in a Campus-wide, Intermittent Furlough or in the Work-Share program, your benefits coverage will continue and your regular premiums will be deducted from your paychecks.

Wisconsin Retirement System (WRS)

- Employees remain enrolled in the WRS. No hours and earnings will be reported on furloughed days.
- You will still receive a full year of creditable service as long as you meet the minimum hours requirement for the year:
 - University Staff = 1,904 hours per calendar year
 - Faculty/Academic Staff/Limited Appointee = 1,320 hours per fiscal year
- The university is working with other state agencies to address compensation and service credit questions related to WRS pension formulas. More information will be posted soon.

Retirement Tax-Sheltered Annuity (TSA)403 (b), Wisconsin Deferred Compensation (WDC)

- To change retirement contributions, log into [MyUW Portal](#) or complete a [Salary Reduction Agreement \(SRA\)](#) and submit it to your local HR division.
- To stop your contribution or change provider, complete a [Salary Reduction Agreement \(SRA\)](#) and submit it to your local HR department.

Maintaining benefits during Position-Specific Furloughs

State Group Health (SGH) insurance, Income Continuation Insurance (ICI), and State Group Life (SGL) insurance

- You have up to 36 months of coverage if you pay your premiums.
- Under state law, the university is required to pay the employer's share of the health insurance premiums for the first three months during furlough. When you return to work, employer contributions will resume.
- For example, if the Position-Specific Furlough starts on May 2 you would have already paid for coverage in April. The university's contribution to your insurance would continue in June, July and August.
- You may pay your share of health insurance premiums through direct bill or payroll deduction from your last paycheck (if time permits) before the Position-Specific Furlough. Please work with your HR department to determine your personal options.
- A direct bill from UW-Shared Services may be paid via check, money order or credit card payment.

More details on maintaining your SGH, ICI and SGL for Position-Specific Furloughs are provided below.

Income Continuation Insurance (ICI)

- The university will contribute to your insurance premiums during the first three months of Position-Specific Furloughs. After three months, you will be responsible for paying the entire premium if you want to maintain coverage.
- Those receiving the ICI benefit will not need to pay a premium the first month after you started to receive the benefit.

State Group Life (SGL) insurance

- The university will contribute to your insurance premiums during the first three months of Position-Specific Furloughs. After three months, you will be responsible for paying the entire premium if you want to maintain coverage.
- For those receiving the life insurance benefit, if you maintain coverage and are approved, you will not need to pay the premium on the first day of the month following the date your benefit was approved.

Health Care/Limited Purpose Flexible Spending Account (FSA)

- This information will be available soon.

Dependent Care FSA

- This information will be available soon.

Delta Dental, VSP Vision, UW Employees Inc. Life, and Individual & Family Life insurance

- For employees in Position-Specific Furlough, you will continue to receive coverage and will have up to 36 months of coverage if you pay your premiums.

- During Position-Specific Furloughs, you will be responsible for paying the premium through direct billing or through payroll deduction. If time permits, this payment will be collected from your last paycheck prior to Position-Specific Furlough. Please work with your HR department to determine your personal options.
- A Direct bill from UW-Shared Services may be paid via check, money order or credit card payment.

Wisconsin Retirement System (WRS)

- Employees remain enrolled in the WRS. No hours and earnings will be reported on furloughed days.
- You will still receive a full year of creditable service as long as you meet the minimum hours requirement for the year:
 - University Staff = 1,904 hours per calendar year
 - Faculty/Academic Staff/Limited Appointee = 1,320 hours per fiscal year
- The university is working with other state agencies to address compensation and service credit questions related to WRS pension formulas. More information will be posted soon.

Retirement Tax-Sheltered Annuity (TSA), Wisconsin Deferred Compensation (WDC)

- Your contributions will end on your last paycheck prior to Position-Specific Furlough and restart when you return to work.
- You can contact the vendors directly by visiting [403\(b\) Tax-Sheltered Annuity \(TSA\)](#) and the [Wisconsin Deferred Compensation \(WDC\)](#) websites for more information.

University Insurance Association (UIA) Life Insurance

- Your coverage automatically continues during Position-Specific Furlough.
- If the annual premium payment is due during your Position-Specific Furlough, you will receive a bill for the coverage. You have until December 1, 2020 to make a payment to the university.
- If the premium is not paid, coverage will stop and you may requalify when you return to work. Contact your HR department for more information.

Health Savings Account (HSA) – State Group Health High Deductible Health Plan (HDHP)

- This information will be available soon.

Changing or stopping coverage for Position-Specific Furloughs

State Group Health (SGH) insurance

- Position-Specific Furloughs are a qualifying life event that allow you to change your benefits. There are certain life events (also known as qualifying status changes), defined by the Internal Revenue Service (IRS), that may allow you to make changes to your benefits mid-year.
- You can change coverage from family to single coverage at the beginning of Position-Specific Furloughs or when you are paying the full premium.

- You can lapse coverage anytime during Position-Specific Furloughs. If you allow family coverage to lapse, and you pass away before reinstating coverage, surviving dependents will not have access to your sick leave credits to pay for health insurance.
- To make changes to your coverage, contact your local HR department.

Income Continuation Insurance (ICI)

- You can lapse coverage anytime during Position-Specific Furloughs, but you will not receive ICI benefits. Contact your local HR department for more information.

State Group Life (SGL) insurance

- You can lapse coverage at any time during Position-Specific Furlough.

Delta Dental, VSP Vision, UW Employees Inc. Life, and Individual & Family Life insurance

- You can lapse coverage at any time during Position-Specific Furlough.
- You may be eligible to have your premium waived if you keep coverage. Contact your local HR department to see if you meet the requirements.

Tax-Sheltered Annuity (TSA), Wisconsin Deferred Compensation (WDC)

- Your contributions will end on your last paycheck prior to the furlough and restart when you return to work.
- To change your contribution, log into [MyUW Portal](#) or complete a [Salary Reduction Agreement \(SRA\)](#) and submit it to your institution human resources office.
- To stop your contribution or change provider, complete a [Salary Reduction Agreement \(SRA\)](#) and submit it to your HR department.
- For more information visit the [403\(b\) Tax-Sheltered Annuity \(TSA\)](#) and the [Wisconsin Deferred Compensation \(WDC\)](#) websites.

University Insurance Association (UIA) Life Insurance

- If the annual premium is not paid, coverage will stop and you may requalify when you return to work from Position-Specific Furlough.

Accidental Death and Dismemberment (AD&D)

- Coverage can be changed or canceled at any time with an application. For more information visit hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance.

Re-enrolling when you return to work for Position-Specific Furloughs

State Group Health insurance, Income Continuation (ICI) and State Group Life (SGL) insurance

- You may sign up for the insurance you had when you return to work from Position-Specific Furlough.
- You have 30 days to submit an application to your local HR representative once the Position-Specific Furlough ends.
- UW will pay the employer contributions towards your insurance when you return to work.

Delta Dental, VSP Vision, UW Employees Inc. Life, and Individual & Family Life insurance

- You may sign up for the insurance you had prior to Position-Specific Furlough when you return to work.
- You have 30 days to submit an application to your local HR representative once the Position-Specific Furlough ends.