### **New Employee Benefits Presentation**

Today's topics include:

- Payroll & benefits resources
- Health insurance
- Accident plan
- Life

- Dental
- Vision
- Flexible Spending Accounts
- Retirement plans





### **New Employee Benefits Presentation**

#### Who should review this information?

- Short Term Academic Staff
   if appointment is full semester or longer but < 1 calendar year\*</li>
- Grad Assistants (e.g., T.A.s)
- Fellows
- Scholars
- Post-Docs

if holding at least 33.4% appointment for the entire 2020 spring semester or the full 2020/2021 academic year.



### **UW-Madison Benefits Services**



- benefits@ohr.wisc.edu
- hr.wisc.edu/benefits
- **\_**]₽

- 21 N. Park Street, Suite 5101, Madison, WI 53715
- Brief walk-ins welcome 9am 3pm, Mon Fri



We provide:

- Support for your departments' HR staff
- Annual Benefit Enrollment (ABE) sessions each fall

### **Your Local HR Contacts**

#### hr.wisc.edu/contact



#### **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**.

### How long can I take to think my options? When would my coverage begin?



 HR must receive your new employee enrollment within 30 days of the first day of your eligible appointment.



 If you enroll on time, most plans are effective the 1<sup>st</sup> day of the month after your first day in your eligible appointment.

### Ask ALEX

### Meet ALEX, your online benefits counselor



- Review 2020 insurance options
- Keeps your data secure
  - Informational only
  - No password required
  - Enter your email to save your review

#### wisconsin.edu/ohrwd/benefits/alex





### **Payroll & Benefit Resources**

#### Benefits summary booklet: <u>hr.wisc.edu</u>

### 

HOME PAY BENEFITS POLICIES CONTACT HR

HOME / BENEFITS / NEW EMPLOYEE BENEFITS ENROLLMENT

BENEFITS FOR EMPLOYEES NOT COVERED BY THE WRS

#### **BENEFITS FOR EMPLOYEES NOT COVERED BY THE WRS**

If you are uncertain whether you qualify for these Grad/Short-Term Academic Staff benefits, contact HR.

#### WITHIN YOUR FIRST 30 DAYS OF EMPLOYMENT ...

#### ATTEND A BENEFITS SEMINAR »

#### WATCH THE "GRAD NEBS" VIDEO »

**REVIEW THE BENEFITS SUMMARY** »

#### Employees not covered by the WRS

Q Search

- Graduate Assistants
- Employees-in-Training (including postdocs)
- Fellows and Scholars
- Short-Term Academic Staff

### **New Hire Self Service (eBenefits)**

#### my.wisc.edu

#### You'll need your NetID and Password

Login	
NetID	Forgot NetID
Ex: bbadger	
Password	Forgot password

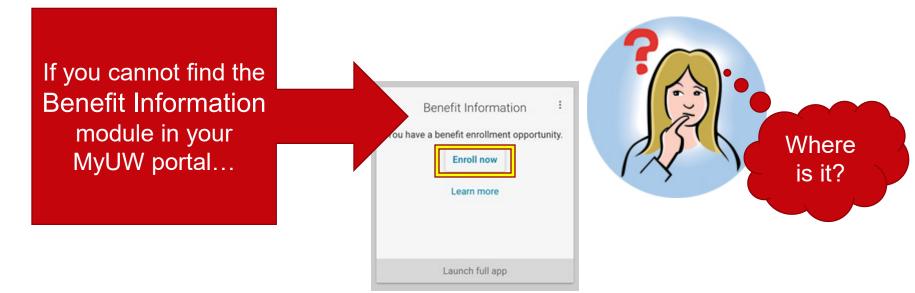
### **New Hire Self Service (eBenefits)**

#### my.wisc.edu > Benefit Information

You hav	Benefit Information
	Enroll now Learn more
	Launch full app

### **Self Service (eBenefits)**

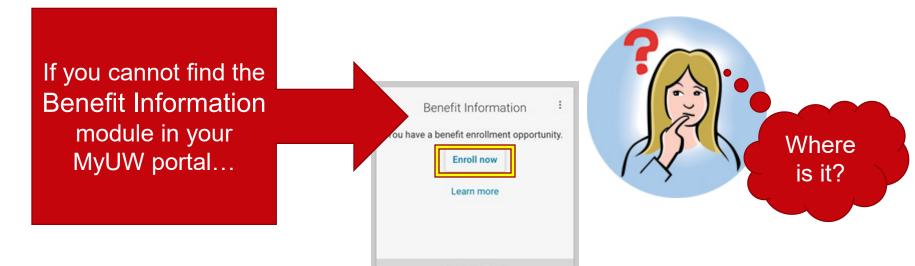
### Enroll/Waive online with Self Service



Learn more: hr.wisc.edu/benefits/new-employee-benefits-enrollment/online-enrollment

### **Self Service (eBenefits)**

### Enroll/Waive online with Self Service

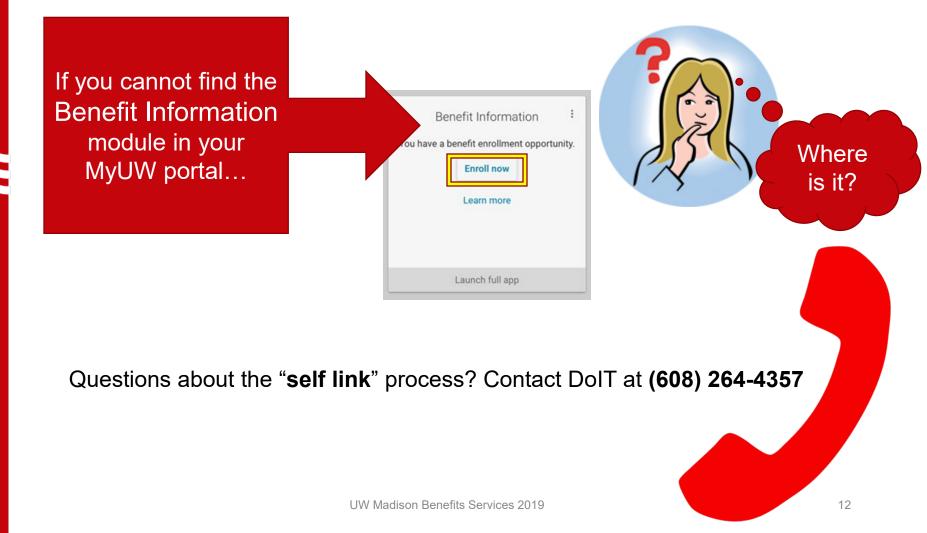


There may be a name / personal information mismatch in our systems.

Contact your local HR Representative & ask them to help you "**self link**" your account(s)

### **Self Service (eBenefits)**

### Enroll/Waive online with Self Service



### **New Hire Self Service (eBenefits)**

### my.wisc.edu > Benefit Information > Statements

Confirmation Statement provided to your portal 24 -48 hours after submission

≡ MyUV	V	
🕈 Bene	fit Inform	ation
Summary	Statements	Dependents
Year	Statement	

### **Paper Applications**

### I don't have access to Self Service (eBenefits) ?

- 1. Contact your department HR and check your Self Service eligibility
- 2. If ineligible for Self Service, complete paper applications



Application forms are online. Print, complete, and hand-in by deadline.

hr.wisc.edu/forms

Contact your department with any questions you have about the application forms. Submit them to your department by deadline (get a copy with their signature/date)

### Life Events & Benefits Changes

Some benefits allow future enrollments or changes if you submit paper applications within 30 days of a life event

Example events:

- Marriage
- Divorce
- Birth / Adoption
- Address change to a new county
- Loss of other coverage

Life Event resources:

- www.wisconsin.edu/ohrwd/benefits/life-events/
- <u>https://etf.wi.gov/benefits/life-changes-and-my-benefits</u>

## Life Events & Benefits Changes

#### International Employees:

- If you enroll in Individual coverage now and your spouse or child arrive in the USA at a later date, you can change to Family coverage then only if they can prove their loss of universal health insurance coverage from the home country.
- If their home country does not have universal health coverage:
  - Enroll for Family coverage now, or
  - Add them during the annual benefit enrollment (ABE) in autumn of 2020\* for coverage effective January 1<sup>st</sup>, 2021

\*exact dates of ABE unknown at the time these slides were created

### MyUW

### www.wisc.edu > MyUW tab [use NetID to log in]

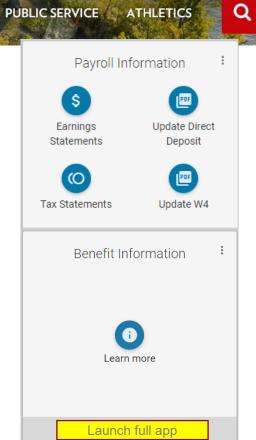


### **Paycheck stubs**

Payroll Information > Earnings Statement

#### **Benefits Summary**

Benefit Information > Summary



### **Earnings Statements**

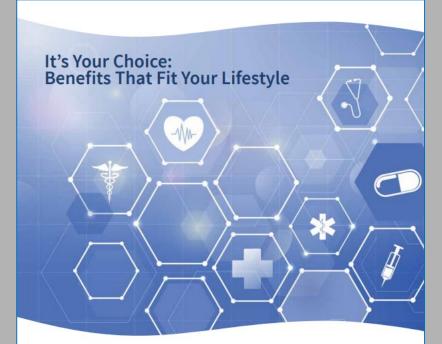
#### **Review your** *Earnings Statements* **for accuracy:**

- Rate of pay & hours worked
- Insurance premium deductions



# **Contact your Payroll & Benefit Coordinator** if your Earnings Statement is missing pay or deductions or appears incorrect

### State Group Health Insurance



#### 2020 Health Benefits Decision Guide

State of Wisconsin Group Health Insurance for Employees



ET-2107 (Revised 9/9/2019)

https://etf.wi.gov/its-your-choice/2020/20et-2107/direct

What is my monthly premium cost if I enroll? Which doctors or providers may I visit? How are services covered?

**It depends** on which of the plan designs you elect:



### > Regional, Wisconsin-based

IYC Health Plan

IYC Health Plan



#### Nationwide

• Access Health Plan

**Access Plan** 

State Group Health - Premiums		
See Page 4 of ETF's Decision Guide 2020 (ET-2107)		
UW Grad Assistants	IYC Health Plan	Access Plan
Individual With / Without Uniform Dental	\$48.50 / \$44.50	\$138.50/ \$134.50
<b>Family</b> With / Without Uniform Dental	\$120 / \$111	\$344 / \$335

https://etf.wi.gov/its-your-choice/2020/20et-2107/direct

# **State Group Health - Premiums**

See Page 4 of ETF's Decision Guide 2020 (ET-2107)		lf you Health
UW Grad Assistants	IYC Health Plan	must a netwo the ye
Individual With / Without Uniform Dental	\$48.50 / \$44.50	Dane (
<b>Family</b> With / Without Uniform Dental	\$120/\$111	<ul> <li>Dea</li> <li>GH(</li> <li>Qua</li> </ul>

elect the IYC h Plan design you also choose a ork of providers for ear!

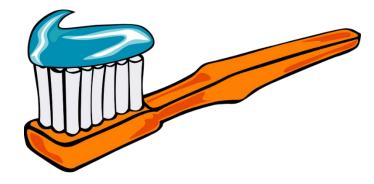
County examples:

- an
- IC-SC
- Quartz-UW

https://etf.wi.gov/its-your-choice/2020/20et-2107/direct

What is my monthly premium cost if I enroll? Which doctors or providers may I visit? How are services covered?

And your monthly premium depends on if you elect preventive Uniform Dental with your health



### **State Group Health - Uniform Dental**

Uniform Dental &

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

# See Page 12 of Decision Guide

	Uniform Dental
Individual	\$4
Individual + Child(ren)	
Individual + Spouse	
Family	\$9

\*If you receive a composite/resin aka tooth-colored filling on a back tooth, you will pay the difference in amount your provider charges for an amalgam filling vs. the composite/resin filling.

### **State Group Health - Uniform Dental**

#### A DELTA DENTAL

Group # 50316-001 www.deltadentalwi.com/state-of-wi

# **Contact Information**

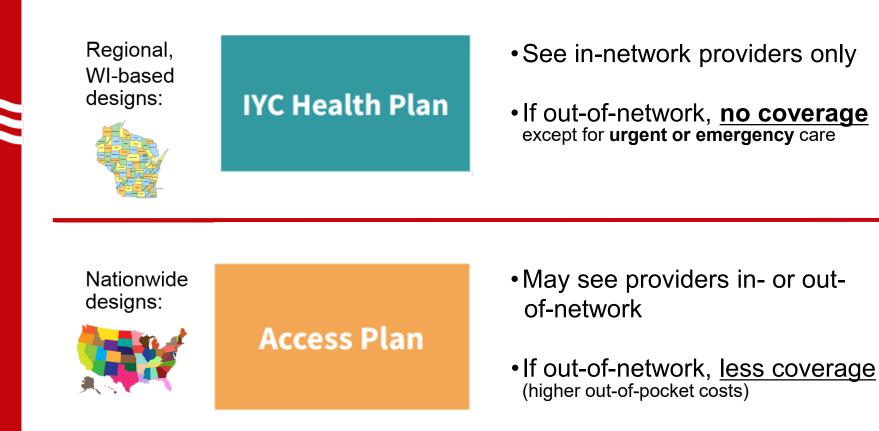
Phone: 🕿 844-337-8383

Hours: Monday - Friday, 7:30 am - 5 pm CST

Email: etfcustomerservice@deltadentalwi.com

### Which doctors & providers may I visit?

Enroll in a network & visit your chosen network's providers





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

Visit the network websites and/or call them with questions. You may want to ask:

- Is my current medical provider in their network?
- I live \_\_\_\_\_ and work \_\_\_\_; are there clinics nearby?
- Do you offer telemedicine or video visits?
- If I need surgery, which hospital(s) would be in-network?

etf.wi.gov/its-your-choice/2020/health-plan-search/state

### **Preventive Health Services**

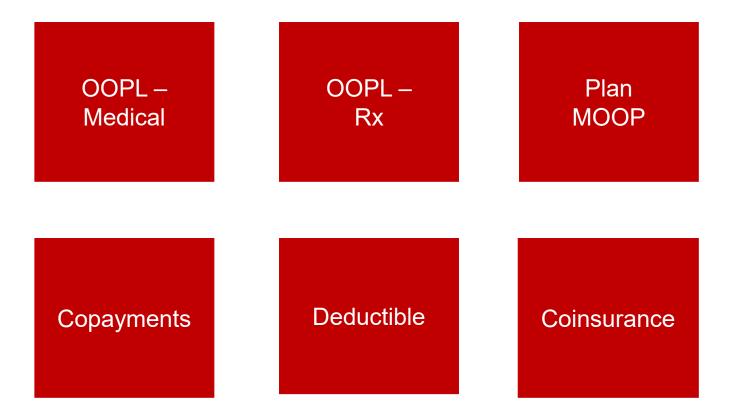
#### **Preventive services in-network covered 100%**

- 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:

• <u>healthcare.gov</u> > *search:* preventive

### What if it's <u>not</u> Preventive?



### What is a Copay?

**Copay:** A fixed dollar amount you pay for certain covered health care services or prescription drugs.

You usually pay the copay when you receive the service or drug.



## What is a Copay?

With the **Health Plan** and **Access Plan**, you pay copays for innetwork, non-preventive **primary care** & **specialty office visits**.

Visit Type	Includes	Copayment
Primary Care Office Visit	<ul> <li>General Physicians</li> <li>Pediatrician</li> <li>Chiropractor</li> <li>Mental Health</li> <li>OB/GYN</li> </ul>	\$15
Specialty Care Office Visit	<ul> <li>Specialty Providers</li> <li>Urgent Care</li> <li>Vision Exam in office visit setting</li> </ul>	\$25
Emergency Room	· Emergency Room	<b>\$75</b> (waived if admitted)

### **Telemedicine Services**

#### **Telemedicine services in-network are covered 100%**

- Your health plan may offer telemedicine or video visits for access to a medical provider for certain diagnosis and prescription needs, for example:
  - Allergies
  - Cough
  - Fever
  - Stuffy/runny nose
  - Sore throat
  - Painful/difficult urination
  - Diarrhea

- Pink eye and other eye infections
- Nausea and vomiting
- Joint pain
- Headache
- Minor skin problems
- Contact your health plan directly to ask if they offer telemedicine or video appointments.

### What is a Deductible?

**Deductible:** the amount you must pay toward the full negotiated cost of certain health services *before* your insurance begins to pay a share.

#### Health Plan and Access Plan deductibles:

Annual Deductible	Single	Family
2020	\$250	\$500



### What is Coinsurance?

**Coinsurance** is the percentage (%) of the negotiated cost of a covered service that a member splits with the insurance company (usually after the deductible is met).

#### When receiving in-network care:

Medical Care 90/10



• Durable Medical Equipment (crutches, etc.) 80/20

# What is our medical Out of Pocket Limit?

Your **out of pocket limit** ("OOPL") is the most you might pay for in-network, covered medical services during a plan year.

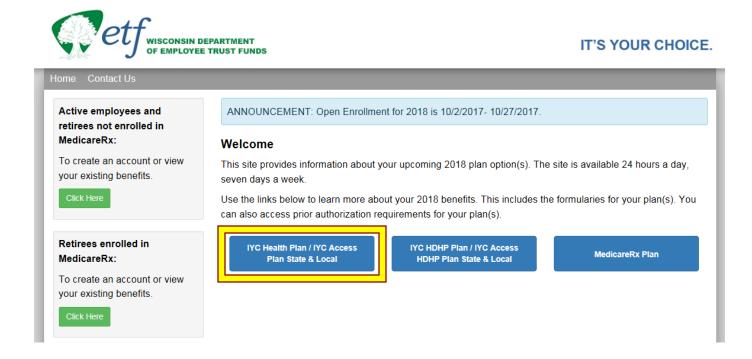
Once the medical OOPL is met, coinsurance and copayments no longer apply for health care visits that year.

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

### **Navitus Pharmacy Benefits**

### How much will I pay for my prescription?

Search the Navitus formulary: <a href="https://etf.benefits.navitus.com">https://etf.benefits.navitus.com</a>



### **Navitus Pharmacy Benefits**

As of Jan 1, 2020:

### **Vaccines at In-Network Pharmacies**



-		

Bring your Navitus card

See Page 6 of ETF's Decision Guide 2020 (ET-2107)



- Influenza
- Pneumonia
- Tetanus
- Hepatitis
- Shingles
- Measles
- Mumps

- Human
   Papillomavirus
   (HPV)
- Pertussis
- Varicella
- Meningitis

# **Navitus Pharmacy Benefits**

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

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

### **Prescription Out of Pocket Limit**

Once the OOPL for a level is met, coinsurance & copayments no longer apply for that level of prescription drugs that year.

	Health and Access Plans
Levels 1 & 2	\$600 / \$1,200
Level 3*	\$6,850 / \$13,700
Level 4 Preferred Rx & Pharmacy	\$1,200 / \$2,400

\*Level 3 apply toward plan MOOP

### **Overview of In-Network Coverage**

We pay our drug copays / coinsurance when filling Rx

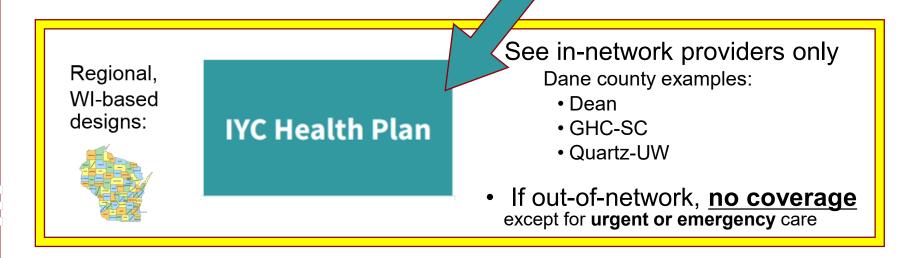
Insurance will cover most additional Rx costs in a Tier after the Tier's maximum **OOPL** is met

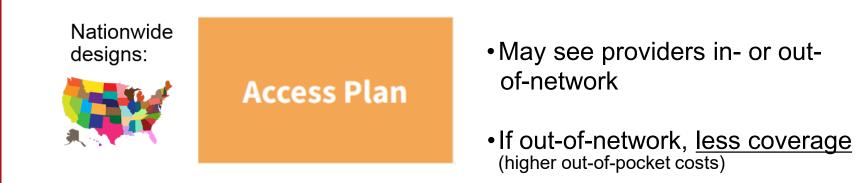
We pay our medical costs until we reach our **deductible** 

Office visit **copays** are separate from the deductible and apply toward the **OOPL**  Then, we pay medical **coinsurance** amounts while insurance pays the remainder of covered medical care costs

Insurance will cover most additional health costs after we reach our plan medical OOPL

# Medical care if you are out of network





### Health Plan – Medical care if you are out of network

What's Coverage Area



Emergency Care



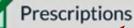
Urgent Care



Follow-up Care



**Routine Care** 

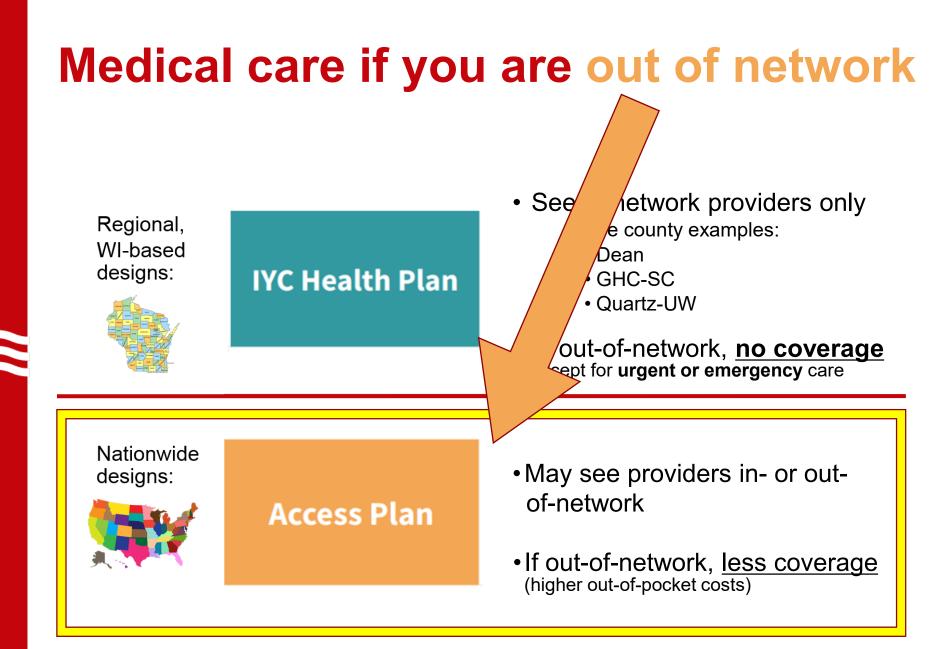


You'll find network pharmacies across the country!

#### Health Plan – Medical care if you are out of network

#### What's considered Emergency or Urgent Care?

Emergency Care	Urgent Care
Severe allergic reactions	Most broken bones
Severe asthma attacks	Minor cuts
Convulsions	Sprains
Severe bleeding	<ul> <li>Most drug reactions</li> </ul>
Acute appendicitis	<ul> <li>Non-severe bleeding</li> </ul>
Loss of consciousness	Minor burns
<ul><li>Heart attack</li><li>Stroke</li></ul>	Must use in-network urgent care if you are in service area
Must use in-network ER whenever possible	https://etf.wi.gov/publications/20et2107cc/direct



#### Access Plan with WEA Trust – Medical Care if you are out of network

If covered by Access Plan and visiting a provider who is out of network

- **\$500 deductible** per calendar year per individual (\$1,000 maximum per year for a family)
  - would include Preventive Services
- If deductible is met, most covered medical services that calendar year are then covered via **coinsurance of 70/30** (i.e., you pay 30%)
- **OOPL is \$2,000** per individual (\$4,000 per year for a family)
- Telemedicine not covered out of network
- MOOP n/a, no maximum out of pocket

https://etf.wi.gov/publications/20et2112/direct

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

<u>https://etf.wi.gov/benefits-by-employer</u> > University of Wisconsin System

- Health Plan Search / Provider Directories
- 2019 Health Plan Report Card
- <u>Certificates of Coverage</u>



### What is a Certificate of Coverage?

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

https://etf.wi.gov/publications/20et2107cc/direct

Example of Covered Expenses:

State of Wisconsin	
Benefits	PARTICIPANTS enrolled in the non-High DEDUCTIBLE Health Plan
Cochlear Implants for PARTICIPANTS under age 18	PARTICIPANT pays full allowed cost until the DEDUCTIBLE is met.
Includes all charges related to implant and follow-up training sessions.	After DEDUCTIBLE: PARTICIPANT pays 10% COINSURANCE. <sup>6</sup>
	COINSURANCE applies to the OOPL and MOOP.

### What is a Certificate of Coverage?

Example of detail within certificate:

#### Gender Reassignment (aka Gender Identity or Transgender) Services

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

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

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

### What is a Certificate of Coverage?

Example of detail within certificate:

#### **IV. Exclusions and Limitations**

A. Exclusions

(...)

Some of the listed exclusions may be MEDICALLY NECESSARY, but still are not covered under this program, while others may be examples of services which are not MEDICALLY NECESSARY or not medical in nature, as determined by the HEALTH PLAN and/or PBM.

#### 1) Surgical Services

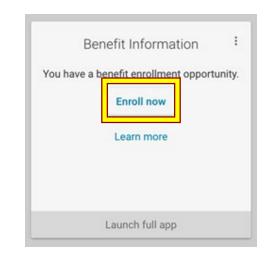
a) Keratorefractive eye surgery, including but not limited to, tangential or radial keratotomy, or laser surgeries for the correction of vision.

#### 2) Medical Services

a) Examination and any other services (for example, blood tests) for informational purposes requested by third parties. Examples are physical exams for employment, licensing, insurance, marriage, adoption, participation in athletics, functional capacity examinations or evaluations, or examinations or treatment ordered by a court, unless otherwise covered as stated in the <u>Benefits and Services</u> Section.

### I've decided! How do I enroll/waive?

#### Within 30 days of the start of your appointment: <u>my.wisc.edu</u> > Benefit Information



Contact your department with any questions you have regarding Self Service.

### I've decided! How do I enroll/waive?

#### If you can't use Self Service (eBenefits) because you

- don't have the option on MyUW > Benefit Information, or
- don't have computer access

within 30 days of the start of your appointment, complete and submit a paper Health Insurance form

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

Contact your department with any questions you have regarding Self Service.

When will I receive my insurance cards?

- ~4 weeks after enrollment is processed
- Your insurance network mails them to your home address listed in MyUW

#### If you must seek services before you have your cards:

- Ask provider's office to call your insurance network to verify your coverage
- If you must fill a Rx but you're not yet in the Navitus system, you may need to pay full price at the pharmacy and submit a claim form to Navitus for reimbursement

### **Student Health Insurance Plan**

#### SHIP

- International Students and J-1 Scholars are required to purchase the Student Health Insurance Plan (SHIP) or file a qualifying waiver.
- More information: <u>www.uhs.wisc.edu/ship</u>



NEW for 2020!

# See Page 13 in Decision Guide

### **Accident Plan**



- Cash payment to help cover out-of-pocket expenses
- Coverage includes:
  - Concussions
  - Dislocations
  - Lacerations
  - Fractures

- X-rays
- Emergency care
- Hospitalization
- Surgeries

- Follow-up care
- Support care
- Accidental death & dismemberment (up to \$25,000)
- Also offers identity theft protection and travel assistance



#### What's covered?

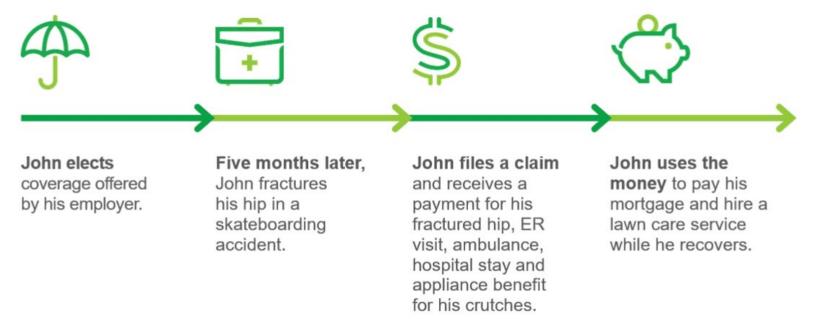
	Benefit	Benefit amount available
	Dislocation	Up to \$2,000
	Fracture	Up to \$3,000
Injury	Paralysis	Up to \$5,000
	Child organized sports injury	\$50
	Burns	Up to \$7,500
	Lacerations	Up to \$100
	Ambulance (air, ground or water)	Up to \$500
Emergency care	Emergency room treatment	\$100
5	Blood, plasma or platelets	\$50
Lleen Melleene	Initial	\$500
Hospital care	Daily	Up to \$200
Surgery	Tendon, ligament or rotator cuff	Up to \$300
	Appliances	\$50
Follow-up care	Follow-up physician's office visit	\$50
	Transportation	\$150 per visit
Support care	Adult companion lodging	\$50 per day
Accidental death &	Employee	\$25,000
dismemberment	Spouse	\$12,500
uismennbermenit	Child(ren)	\$6,250





### **Coverage benefit payout example**

This is an example of how benefits under the accident insurance policy might be paid:\*



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



### **Covered benefit payout example**

Benefit	Payment
Fractured hip	\$1,000
Emergency room treatment	\$100
Ambulance (ground)	\$100
Hospital stay (2 days)	\$700
Appliance (crutches)	\$50
Total	\$1,950



# How much does accident insurance cost?

	Monthly cost
Employee only	\$3.26
Employee and spouse	\$4.94
Employee and child(ren)	\$7.10
Employee and family	\$10.46

Note: If other family members are employed by UW and/or State of WI, each eligible employee may only be covered as an employee <u>or</u> dependent, not both.





#### How to file a claim

- Employees will file their own claims
  - Securian.com/benefits
  - or call1-866-295-8690
- Must submit claims by deadline, which may be within 72 hours of the accident. See plan certificate.
- Accident claims payable only if treatment is received in the U.S. or a U.S. territory.
- AD&D claims payable regardless of where the death occurs.



A Securian Company





### Life Insurance options:

Individual & Family life UW Employees Inc. life Accidental Death & Dismemberment (AD&D) with Zurich



### Why would I want life insurance?

If you die while employed, a life insurance payout could allow you to:









Protect your family's home

Provide for childcare & education Replace lost household income

Leave a charitable gift



### Who gets the money if I die?

Your chosen beneficiaries. Keep your form(s) updated! wisconsin.edu/ohrwd/benefits/beneficiary









Protect your family's home

Provide for childcare & education Replace lost household income

Leave a charitable gift

### **Life Insurance**

### Who gets the money if I die?

**If you don't designate any beneficiaries**, your benefit will be paid out according to <u>Wisconsin law</u> aka Standard Sequence:

- Your surviving spouse, otherwise;
- Your surviving children equally, otherwise;
- Your surviving grandchildren equally, otherwise;
- Your surviving parents equally, otherwise;
- Your surviving siblings equally, otherwise;
- Your estate.



**Note:** If you wish to name a domestic partner or stepchild as a beneficiary, you must complete the applicable beneficiary designation form(s).

Claims associated with the death of your covered family member(s) are paid to you.

### **Life Insurance**

### Three optional plans:

	Individual & Family	UW Employees Inc.	AD&D
How much coverage for employee?	Up to \$20,000 initially	Depends upon age	Up to \$500,000
How much coverage for family?	Up to \$10,000 on spouse/DP, \$5,000 on child(ren)	None	% of employee coverage
When is it effective?	1 <sup>st</sup> of the month following 30 days from the date of hire		

# Individual & Family (I&F) life

New employees can select	the following coverage levels	If elect	ting \$20k
Employee Term Life	\$5,000, \$10,000, \$15,000 or \$20,000	Age	Cost per
Spouse/Domestic Partner	\$5,000 or \$10,000		check
Term Life		< 28	\$0.46
Child Term Life	\$2,500 or \$5,000	28-30	\$0.50
		31-33	\$0.64
		34-36	\$0.74
		37-39	\$0.90
		40-42	\$1.36
		(	etc.

https://hr.wisc.edu/benefits/individual-and-family-group-life-insurance/

# Individual & Family (I&F) life

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

#### ABE increases are not offered if not 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.

https://hr.wisc.edu/benefits/individual-and-family-group-life-insurance/

### **UW Employee Inc.**

The level of Group Term Life insurance coverage you are eligible to elect, and your monthly cost, is determined by your current age. Refer to the chart below for the coverage available and the cost.

Age	Benefit Amount	Monthly Cost
Under 35	\$33,000	\$0.75
35-39	\$28,000	0.94
40-44	\$25,000	1.20
45-49	\$18,000	1.50
50-54	\$15,000	1.80
55-59	\$13,000	2.85
60-64	\$12,000	3.26
65 and over	\$7,000	2.25

All rates are subject to change.

Rates increase with age.

www.wisconsin.edu/ohrwd/benefits/download/life/uwei/broch.pdf

### **AD&D** with Zurich

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

Overview of Coverage and Benefits:									
<ul> <li>Coverages: <ul> <li>24/7 Accident Protection</li> <li>Optional Dependent Coverage</li> </ul> </li> <li>Dismemberment Schedule (% Princ. Sum to \$500K): <ul> <li>Both hands or both feet: 100%</li> <li>One hand and one foot: 100%</li> <li>One hand or One foot plus sight of one eye: 100%</li> <li>Sight of both eyes: 100%</li> <li>Speech and hearing: 100%</li> <li>Speech or hearing: 50%</li> <li>One hand; one foot; or sight of one eye: 50%</li> <li>Thumb and index finger same hand: 25%</li> </ul> </li> </ul>	<ul> <li>Car Jacking Benefit</li> <li>Continuation of Insurance Benefit</li> <li>Day Care Benefit</li> </ul>	<ul> <li>Additional Benefits, continued:</li> <li>Home Alteration &amp; Vehicle Modification Benefit</li> <li>Natural Disaster Benefit</li> <li>Seat Belt/Air Bag Benefit</li> <li>Spouse Retraining Benefit</li> <li>Surviving Spouse Benefit</li> <li>Therapeutic Counseling Benefit</li> <li>Travel Assistance Benefit</li> <li>Identity Theft (Effective January 1, 2019)</li> <li>Critical Burn Benefit (Effective January 1, 2019)</li> <li>Rehabilitation Benefit (Effective January 1, 2019)</li> </ul>							

### **AD&D** with Zurich

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

If you have family coverage and you have:

- Spouse/domestic partner, no dependent child(ren)
- Dependent children, no spouse/domestic partner
- Spouse/domestic partner & dependent child(ren)

60%	n/a
n/a	20%
15%	15%



Spouse/domestic partner max \$300k; dependent child(ren) max \$50k

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

# **AD&D** with Zurich

mofit Amounta \$25,000 \$60,000 \$100,000 \$160,000 \$200,000 \$260,000 \$260,000 \$260,000 \$460,000 \$460,000

Do you have a visa which requires Medical Evacuation & Repatriation?

Consider enrolling in this plan to satisfy those requirements!

#### Medical repatriation

Once you have sufficiently recovered from an illness or injury to travel in a non-scheduled commercial air flight or regularly scheduled air flight with special equipment and/or personnel, we will arrange and, if covered by your policy, cover the cost of your transportation to your principal residence or the country where you are currently assigned.

#### Return of remains

In case of death, Zurich Travel Assist will provide for the local preparation of the body to return the remains for burial, including travel clearances, authorizations and standard shipping container to its country of destination.

January 1, 2019)

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

### **Life Insurance**

### When will my coverage begin?

When elected timely as a new hire, your life insurance is effective the **first of the month following 30 days** from your date of hire.



**UIA only:** Coverage effective October 1<sup>st</sup> following hire date assuming eligibility requirements are met.



### Where do I find plan details?

Ask ALEX! - wisconsin.edu/ohrwd/benefits/alex/

hr.wisc.edu > Benefits

- Individual and Family (I&F)
- ➤ UW Employees Inc.



Accidental Death and Dismemberment (AD&D)

- Preventive Dental
- Supplemental Dental Insurance
  - Select
  - Select Plus



# See Page 11 of Decision Guide

#### **Uniform Dental**

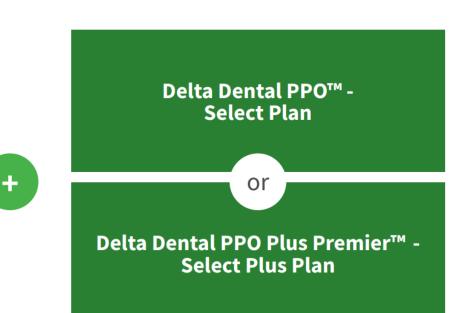
Available to those **enrolled** in health insurance under the State of Wisconsin Group Health Insurance Program

or

#### New for 2020!

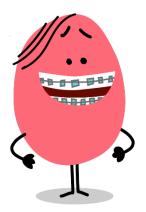
#### Delta Dental PPO Plus Premier™ – Preventive Plan

Only available to those **not enrolled** in health insurance through the program



See Page 12 of			
Decision Guide	Uniform Dental & Preventive Plan	Select Plan	Select Plus Plan
In-Network providers (No out-of-network coverage)	Delta Dental PPO & Premier providers	Delta Dental PPO	Delta Dental PPO & Premier providers
Annual deductible	None	\$100 / person	\$25 / person
Annual benefit max	\$1,000 / person	\$1,000 / person	\$2,500 / person
Waiting period	None	None	None
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%	No coverage	No coverage
Fillings	100%	No coverage	No coverage
Emergency pain relief	80%	No coverage	No coverage
Periodontal maintenance	100%	No coverage	No coverage
Crowns, bridges, dentures, implants	No coverage	50%	60%
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	No coverage	50%	80%

See Page 12 of			
Decision Guide	Uniform Dental & Preventive Plan	Select Plan	Select Plus Plan
Orthodontics coverage	50% (Under age 19)	No coverage	50% (Any age)
Orthodontics lifetime maximum	\$1,500	No coverage	\$1,500



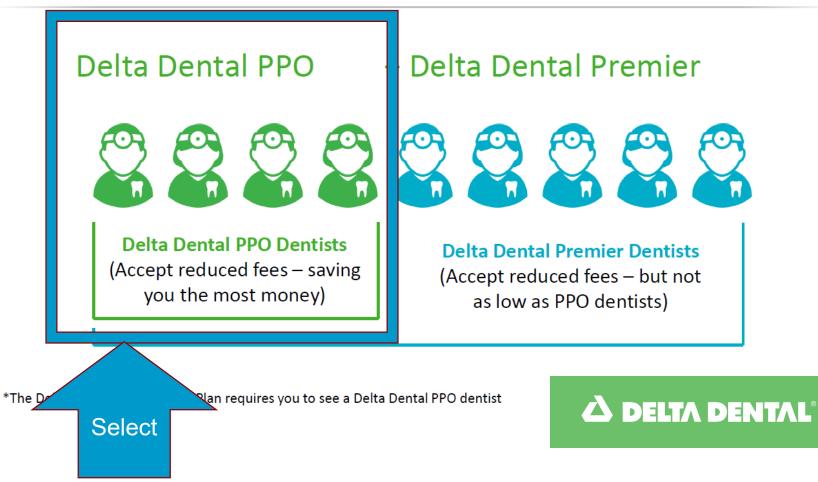
#### **Plan Administrator**

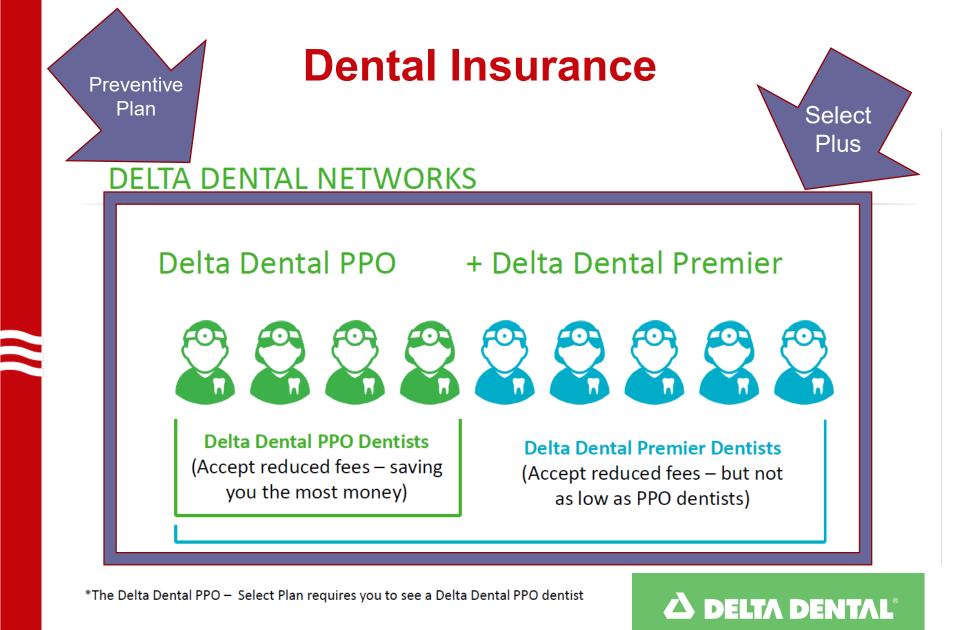


1-844-337-8383 deltadentalwi.com/state-of-wi

All plans are offered through Delta Dental.

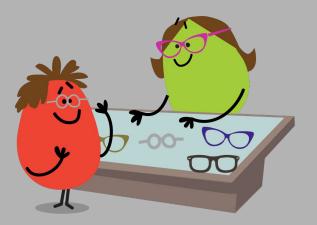
#### **DELTA DENTAL NETWORKS**





### **Dental Insurance Premiums 2020**

	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$30.20	\$9.28	\$16.82
Individual + Child(ren)		\$12.52	\$31.12
Individual + Spouse		\$18.56	\$33.64
Family	\$75.50	\$22.28	\$51.30



#### Exams

Materials (glasses or contact)



### What services are covered?

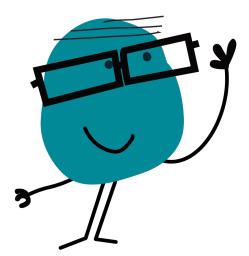
Benefit	Description	Сорау	Frequency
Your Coverage with a VSP Provider			
WellVision Exam	<ul><li>Focuses on your eyes and overall wellness</li><li>Available twice every calendar year for dependent children</li></ul>	\$15	Every calendar year
Prescription Glasses		\$25	See frame and lenses
Frame	<ul> <li>\$150 allowance for a wide selection of frames</li> <li>\$200 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$80 Costco® frame allowance</li> <li>Available every calendar year for dependent children</li> </ul>	Included in Prescription Glasses	Every other calendar year
Lenses	<ul><li>Single vision, lined bifocal, and lined trifocal lenses</li><li>Polycarbonate lenses for dependent children</li></ul>	Included in Prescription Glasses	Every calendar year
Lens Enhancements	<ul> <li>Scratch Resistant Coating</li> <li>UV Protection</li> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 20-25% on other lens enhancements</li> </ul>	\$0 \$0 \$0 \$95 - \$105 \$150 - \$175	Every calendar year
Contacts (instead of glasses)	<ul><li>\$150 allowance for contacts; copay does not apply</li><li>Contact lens exam (fitting and evaluation)</li></ul>	Up to \$40	Every calendar year
Primary Eyecare	• Treatment and diagnosis of eye conditions like pink eye, vision loss and monitoring of cataracts, glaucoma and diabetic retinopathy. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.	\$20	As needed

### What services are covered?

Benefit	Description	Сорау	Frequency
Your Coverage with a VSP Provider			
	<ul> <li>Glasses and Sunglasses</li> <li>Extra \$20 to spend on featured frame brands. Go to vsp.com/specialc</li> <li>20% savings on additional glasses and sunglasses, including lens ent months of your last WellVision Exam.</li> </ul>		ny VSP provider within 12
Extra Savings	<ul><li>Retinal Screening</li><li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li></ul>		
<ul> <li>Laser Vision Correction</li> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted factors</li> </ul>			

### Which vision providers may I visit?

Search for a VSP Choice provider: uwsystem.vspforme.com





### Monthly Premium:

Individual	Individual + Spouse	Individual + Child(ren)	Family
\$6.38	\$12.76	\$14.38	\$22.98



# I enrolled. Do I get a VSP card?

VSP doesn't mail cards. Your provider will confirm benefits online or via phone using your UW employee ID number (located on your earnings statements) with a lead '0.' Example: If your UW Employee ID were 00987654 Your VSP ID would be 000987654

You can log into VSP and print a card: <u>http://uwsystem.vspforme.com</u>



*N/A if in non-service appointment* (Fellows, Scholars, Graduate Interns/Trainees, & Post-Doctoral Fellows/Trainees)

# Supplemental Retirement Plans

Tax Sheltered Annuity (TSA) 457b Wisconsin Deferred Compensation (WDC) 457b

# TSA 403(b) and WDC 457(b)

Tax Sheltered Annuities 403(b)	Wisconsin Deferred Comp 457(b)
<ul> <li>Pre- and Post-Tax options</li> <li>2020 Max contribution of \$19,500</li> <li>No employer match</li> <li>Additional \$6,500 if age 50+</li> <li>May be allowed \$3,000 additional catch-up if 15+ years UW service</li> </ul>	<ul> <li>Pre- and Post-Tax options</li> <li>2020 Max contribution of \$19,500</li> <li>No employer match</li> <li>Additional \$6,500 if age 50+</li> <li>May be allowed \$39,000 catch-up if within 3 yrs normal retirement age</li> </ul>
<ul> <li>Minimum of \$8 or \$20 per check</li> <li>No admin fee in 2020</li> <li>Loan services available</li> <li>No hardship withdrawals</li> <li>Early-withdrawal penalty</li> </ul>	<ul> <li>No minimum contribution</li> <li>Admin fees if account &gt; \$5,000</li> <li>No loans available</li> <li>Hardship withdrawals possible</li> <li>No penalty for early-withdrawal</li> </ul>

### **Tax Sheltered Annuity 403(b)**

- 1. Choose a provider(s) to invest with
- Set-up accounts with your provider(s); see <u>Quick Guide</u> for instructions
- 3. Complete <u>Salary Reduction Agreement</u> and submit to UW payroll/benefits

www.wisconsin.edu/ohrwd/benefits/download/ret/tsa/sra.pdf

www.wisconsin.edu/ohrwd/benefits/download/ret/tsa/quick-guide.pdf

#### **Company Info**

Fidelity 800-343-0860 www.netbenefits.com/uofw

T. Rowe Price 800-922-9945 rps.troweprice.com/wisconsin

TIAA 800-842-2776 www.tiaa.org/uwsa

Ameriprise/Riversource 608-819-0500 www.ameriprise.com/UW403b

Lincoln Financial 608-231-2231 or 800-967-2046 www.lfg.com

### **Tax Sheltered Annuity 403(b)**

#### Fees:

All funds are no-load: there are no sales commissions or broker fees. There is no University fee. The UW TSA providers have no annual fees.

https://www.wisconsin.edu/ohrwd/benefits/ret/tsa/

#### **Company Info**

#### Fidelity

800-343-0860 www.netbenefits.com/uofw

T. Rowe Price 800-922-9945 rps.troweprice.com/wisconsin

#### TIAA

800-842-2776 www.tiaa.org/uwsa

Ameriprise/Riversource 608-819-0500 www.ameriprise.com/UW403b

Lincoln Financial 608-231-2231 or 800-967-2046 www.lfg.com

### WI Deferred Compensation 457(b)

### Enroll today!

### Go to www.wdc457.org



 $\geq$ 

- Click on "REGISTER" button
- Click on "I have a plan enrollment code"
- Enter Group ID: **98971-01** 
  - Enter Plan Enrollment Code: **n2HuviZQ**
  - Plan Enrollment Code Expiration Date: February 1, 2020

#### Learn More:

https://wdc457.empowerretirement.com

#### Need Help?

Central time.

To speak with a representative regarding your account, <u>contact us</u> Monday - Friday between 7 a.m. - 9 p.m. Central time, and Saturdays between 8 a.m. - 4:30 p.m.

1-877-457-9327

WDC

### WI Deferred Compensation 457(b)

Fee scale:

Participant Account Balance	2020 Monthly Fee
\$1 - \$5,000	\$0
\$5,001 - \$25,000	\$1
\$25,001 - \$50,000	\$3.25
\$50,001 - \$100,000	\$6.50
\$100,001 - \$150,000	\$8.50
\$150,001 - \$250,000	\$11.75
Over \$250,000	\$17.50



https://docs.empower-retirement.com/EE/WisconsinWR/DOCS/Plan-Highlights.pdf

N/A if in non-service appointment (Fellows, Scholars, Graduate Interns/Trainees, & Post-Doctoral Fellows/Trainees)

# Flexible Spending Accounts (FSA)

Health Flexible Spending Account (FSA) Dependent [Day] Care FSA



### What is an FSA?



An FSA allows you to send money from your paychecks into an account that you then use to pay for certain health or dependent care expenses throughout your plan year – *without* that money counting as taxable income.

For example (assuming a 25% tax):

### Without Pretax Account

\$100 earned

- \$25 tax withheld

\$75 to spend on anything

### With Pretax Account

\$100 earned and sent to TASC

- \$0 (i.e., not taxed)

\$100 to spend on qualifying items

### How does this work?

Your timely enrollment as a new employee means

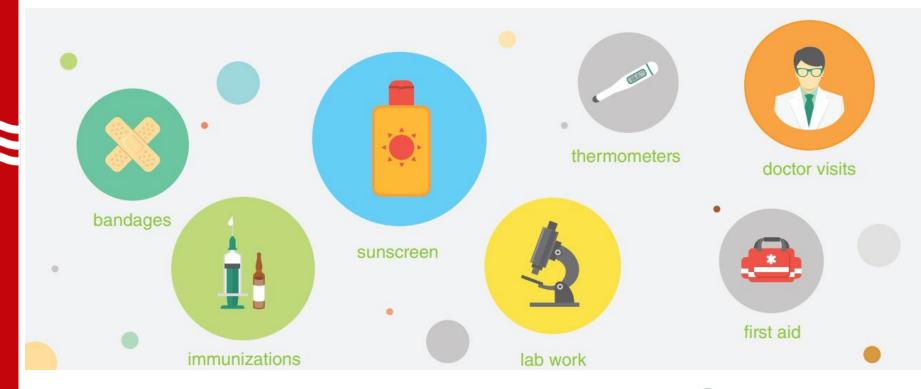
- your FSA is effective the 1<sup>st</sup> of the month on or following your date of hire, and
- you can incur eligible expenses through 12/31/20





### **FSA – Examples of Eligible Expenses**

Health (or Medical) FSA \$2,700 maximum election





## **FSA – Examples of Eligible Expenses**

**Dependent Care** 

\$5,000 maximum election per household





### How does this work?

- Your 2020 election is divided between future benefits-eligible checks
  - If biweekly: 24 checks ("A" and "B" checks, not "C")
  - If 9-month: 9 checks (not taken from summer session)
  - If 12-month: 12 checks
- Active participants can use the plan's debit card or submit claims/receipts for reimbursement of eligible expenses incurred before end of day on 12/31/2020
- You must enroll every year during annual benefit enrollment (ABE) if you want to contribute into the following year's FSA



### What should I consider if I'm interested?

- Reduced tax liability for the year. Ask <u>ALEX</u>
- Health FSAs are prefunded based on your annual pledge amount

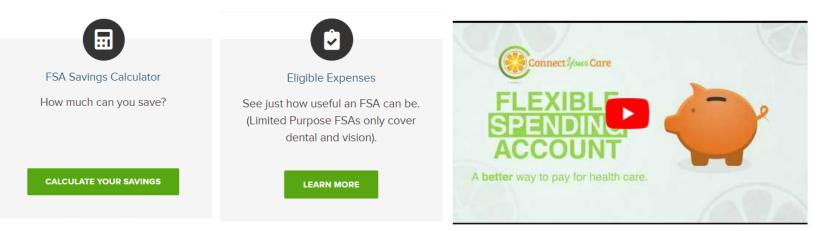


- Use it or Lose it
  - Incur expenses from your effective date (e.g., 1<sup>st</sup> of the month following eligible hire) until 12/31/2020 – no grace period.
  - Health & LP FSAs allow maximum <u>\$500 rollover</u>
  - <u>No rollover</u> for unspent Dependent Daycare FSA



#### Learn more!

#### www.connectyourcare.com/ETF





# Free and Discounted Resources for Employees

(not all are relevant to students & non-service appointments)

# **LinkedIn Learning**

it.wisc.edu/services/training-for-faculty-staff/

### 1,000+ courses including:

- Google Analytics
- Design a logo
- Become a video editor
- Facilitating Collaboration
- Improve your Microsoft Excel skills
- And more!



## Edvest – 529 College Savings Plan

- Open with as little as \$25
- Make additional contributions when desired (\$25 minimum)
- WI state income tax deferred
  - \$3,200 per beneficiary / tax year
- Account earnings free from federal and WI state income tax
  - If withdrawals are for qualified education expenses



www.edvest.com





- Transportation transportation.wisc.edu
  - <u>Subsidized Madison Metro bus passes (</u>\$48/year for unlimited rides)
  - Emergency taxi vouchers
  - After tax parking deductions via payroll if campus ramp permit
  - <u>Commuter Solutions</u>

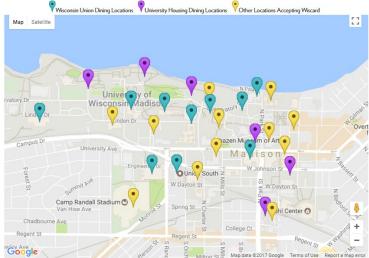


#### library.wisc.edu



Save 5% on food purchased using Wiscard ID!
 Babcock Dairy Store
 WI Union dining
 University Housing dining locations

### wiscard.wisc.edu





#### uwell.wisc.edu

#### Campus wellness initiative

**EMPLOYEE WELLNESS** 

Interested in starting a wellness committee in your department? Contact the Employee Wellness Leader at nicole.youngberg@wisc.edu

LEARN MORE

- Career
- Emotional
- Environmental
- Financial
- Physical
- Social
- Spiritual

### **Meditation Classes**

www.uhs.wisc.edu/wellness/meditation

- Tues, 12pm 1pm
   21 N Park St Room 7045 (academic year only)
- Weds 12pm 1pm Union South (see <u>TITU</u>)



### JOIN THE MOVEMENT.

As a UW-Madison faculty or staff member, you are eligible for an Affiliate Membership with Rec Sports, which includes:

- Unlimited access to four conveniently
   located facilities around campus
- Cardio & strength training equipment, pool, ice rink, gyms, an indoor track, tennis courts, and more
- Programs like group fitness, personal training, intramural sports, and lessons

Your first week is free. All potential members can use our facilities and attend Group Fitness classes for free before purchasing a membership.

Let us show you around. Just interested in learning more? Our Member Services staff can meet with you to show you around the facility, answer questions, and help you set up your free trial week.

To learn more, visit recsports.wisc.edu.



### **Wisconsin Union Membership**

union.wisc.edu/membership

Wisconsin Union offers you a special discounted membership rate, with two payment options:

- 1. A Lifetime membership a single payment of \$200
- 2. Annual membership purchase at the current rate, renew it, and accrue it! Your Annual membership purchases will accrue toward conversion to a Lifetime membership. Conversion happens when you reach \$220 in payments.

# **Counseling Psychology Training Clinic**

(608) 265-8779 eptc.education.wisc.edu/cptc

- Confidential counseling services for individuals, couples, and families
- Fees on sliding scale based on income
- Weekday afternoon and evening sessions available
- Clinic determines appropriateness/availability of services
- Closes for 1-2 weeks during holidays and in the summer

# **EAO and UW Ombuds**

#### **Employee Assistance Office**

#### (608) 263-2987

#### eao.wisc.edu

- Licensed clinical social workers and counselors
- Counseling appointments at Lowell Center
- Coaching for supervisory staff
- Responds to crisis and traumatic events
- Group facilitation available

#### **UW Ombuds Office**

(608) 265-9992 (leave message)

#### ombuds.wisc.edu

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

OMBUDS.WISC.EDU/FAQS/

### **Employee Assistance Services**

#### **Employee Assistance Office**

(608) 263-2987 <u>eao.wisc.edu</u>

Individual, group and management consultation

1-5 sessions for personal counseling and consultation

Conveniently located on campus for in person meetings

Familiar with campus policies and processes

Crisis response and grief services

#### **Life Matters**

(800) 634-6433 <u>mylifematters.com</u> password: Bucky1

24/7 Access

Diversity of counselor expertise

Sessions by phone, text, chat, video and in person

Financial, legal and convenience services

Training and brown bag seminars Free and Confidential

### **UW Ombuds**





CONTACT US 608-265-9992 uwombuds@mailplus.wisc.edu 223-225 Lowell Center 610 Langdon Street Madison, WI 53703

- Free and Confidential
- Use work time for appointments

### (608) 265-9992 (leave message)

#### ombuds.wisc.edu

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



### benefits@ohr.wisc.edu

21 N Park St, Suite 5101 hr.wisc.edu/benefits



#### Madison Benefits Services office of human resources university of wisconsin-madison