Today’s topics include:

- Payroll & benefits resources
- Health insurance
- Life
- Dental
- Vision
- Flexible Spending Accounts (FSA)
- Retirement plans
Who should attend this session?

- Short Term Academic Staff
  if appointment is full semester or longer but < 1 calendar year*

- Grad Assistants (e.g., T.A.s)
- Fellows
- Scholars
- Post-Docs
  if holding at least 33.4% appointment for the entire fall semester
  (08/19/19 – 01/02/20) or the full academic year (08/19/19 – 05/17/20)

*and if not covered by the Wisconsin Retirement System (WRS) but 21% FTE or more
We provide:

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

You may have an annual opportunity to enroll in or change some plans:
- HEALTH
- DENTAL
- VISION
- FSA

Options will vary and can change year by year.

Not all plans offer this annual opportunity, especially:
- LIFE

Options will vary and can change year by year.

Sept 30 – Oct 25, 2019
Changes effective Jan 1, 2020

hr.wisc.edu/benefits/annual-benefits-enrollment
Your Local HR Contacts

hr.wisc.edu/contact

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 **1st day** of the month after your first day in your eligible appointment.
Ask ALEX

Meet ALEX, your online benefits counselor

- Review 2019 insurance options
- Keeps your data secure
  - Informational only
  - No password required
  - Enter your email to save your review

[Link](https://wisc.edu/ohrwd/benefits/alex)
Payroll & Benefit Resources

Benefits summary booklet: hr.wisc.edu

HUMAN RESOURCES

HOME PAY BENEFITS POLICIES CONTACT HR

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

- Graduate Assistants
- Employees-In-Training (including postdocs)
- Fellows and Scholars
- Short-Term Academic Staff
Self Service (eBenefits)

Enroll/Waive online with Self Service

Log-in with your NetID to the MyUW Portal

my.wisc.edu >

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

Contact your department with any questions you have regarding your NetID or eBenefits.
Self Service (eBenefits)

Enroll/Waive online with Self Service

If you cannot find the Benefit Information module in your MyUW portal...

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

Contact your department with any questions you have regarding your NetID or eBenefits.
Self Service (eBenefits)

Enroll/Waive online with Self Service

If you cannot find the Benefit Information module in your MyUW portal...

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

If you cannot find the Benefit Information module in your MyUW portal...

Questions about the “self link” process? Contact DoIT at (608) 264-4357
Self Service (eBenefits)

Enroll/Waive online with Self Service

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

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

Contact your department with any questions you have regarding your NetID or eBenefits.
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.

www.wisconsin.edu/ohrwd/benefits/formspubs

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/](http://www.wisconsin.edu/ohrwd/benefits/life-events/)
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 enrollment period in fall for coverage effective January 1st
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.
Earnings Statements

If hired between August 19th - Sept 1st, 2019 & working academic year basis:
Your first check will be dated **Oct 1st** for days you worked August 19 – Sept 18

Called the “9M” C-basis check
Paid on Oct 1st

Earnings Statements

If hired between August 19th - Sept 1st, 2019 & working academic year basis:
Your first check will be dated **Oct 1st** for days you worked August 19 – Sept 18

Start date in August or Sept 1st means your elected health benefits will be effective September 1st.

Expect a doubled-up premium deduction on October 1st to catch-up insurance premiums due for coverage months of

- September
- October

Earnings Statements

If hired between August 19\textsuperscript{th} - Sept 1\textsuperscript{st}, 2019 & working academic year basis: Your first check will be dated \textbf{Oct 1\textsuperscript{st}} for days you worked August 19 – Sept 18

Start date in August or Sept 1\textsuperscript{st} means your elected health benefits will be effective September 1\textsuperscript{st}.

Or tripled-up premium deductions on Nov 1\textsuperscript{st} check, if no premiums taken on Oct 1\textsuperscript{st}, to catch-up insurance premiums due for coverage months of

- September
- October
- November

State Group Health Insurance
State Group Health

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

- Nationwide
  - Access Health Plan
State Group Health Premiums

These premiums do not include the preventive Uniform Dental

Monthly Payment (Premium)

Grad Assistant Individual / Family

- It’s Your Choice Health Plan: $42.50 / $105.50
- It’s Your Choice Access Plan: $134.50 / $336

https://etf.wi.gov/sites/default/files/publications/19et2107.pdf
State Group Health

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

![Delta Dental Logo](image)

$3 Individual / $8 Family
This amount is added to your health insurance premium

| In-Network Providers | Delta Dental PPO or Premier providers  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No out-of-network coverage</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Deductible</th>
<th>None</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Annual Benefit Max</th>
<th>$1,000 / person</th>
</tr>
</thead>
</table>

| Diagnostic & Preventive Services | Routine evaluations, dental cleanings, sealants, bite-wing and panoramic X-rays, fluoride treatments, fillings  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100%</td>
</tr>
</tbody>
</table>

| Basic Services                 | Local anesthesia, emergency pain relief  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>80%</td>
</tr>
</tbody>
</table>

| Major / Restorative Services  | Crowns, bridges, dentures, root canal therapy (endodontics)  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not covered</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Waiting Period</th>
<th>None</th>
</tr>
</thead>
</table>

| Orthodontics (Under Age 19)   | Coverage  
|-------------------------------|------------------------------------------|
|                               | Lifetime Maximum  
|                               | $1,500                                   |
|                               | Waiting Period  
|                               | None                                     |
|                               | 50%                                      |

UW Madison Benefits Services 2019
State Group Health - Uniform 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

Regional, WI-based designs:
- See in-network providers only
- If out-of-network, **no coverage** except for **urgent or emergency** care

Nationwide designs:
- May see providers in- or out-of-network.
- If out-of-network, **less coverage** (higher out-of-pocket costs)
State Group Health

etf.wi.gov > search “health plan search”
How can I research which network may be best for me?

Visit the insurance 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?
• If I need surgery, which hospital(s) would be in-network?
Preventive Health Services

Preventive services covered 100%

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

Learn more:
• healthcare.gov > search: preventive
What if it’s not Preventive?

- OOPL – Medical
- OOPL – Rx
- Plan MOOP
- Copayments
- Deductible
- Coinsurance
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 in-network, non-preventive **primary care & specialty office visits**.

<table>
<thead>
<tr>
<th>Visit Type</th>
<th>Includes</th>
<th>Copayment</th>
</tr>
</thead>
</table>
| **Primary Care Office Visit** | · General Physicians  
· Pediatrician  
· Mental Health  
· Chiropractor  
· OB/GYN         | $15             |
| **Specialty Care Office Visit** | · Specialty Providers  
· Urgent Care  
· Vision Exam in office visit setting | $25             |
| **Emergency Room**       | · Emergency Room                              | $75             |

(waived if admitted)
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:**

<table>
<thead>
<tr>
<th>Annual Deductible</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250</td>
<td>$500</td>
<td></td>
</tr>
</tbody>
</table>
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 maximum amount that you will pay for most in-network, covered services during a plan year.

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

<table>
<thead>
<tr>
<th>Health Plan &amp; Access Plan</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>OOPL</td>
<td>$1,250</td>
<td>$2,500</td>
</tr>
</tbody>
</table>
Navitus Pharmacy Benefits

How much will I pay for my prescription?

Search the Navitus formulary:  https://etf.benefits.navitus.com
### Navitus Pharmacy Benefits

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

- A “fill” is usually a 30-day supply
- **Serve You** mail order pharmacy fills 90-days of Level 1 & 2 drugs at the cost of 60-days
- Fill Level 4 at **UW Specialty Pharmacy** or **Lumicera**
Once the OOPL for a level is met, coinsurance & copayments no longer apply for that level of prescription drugs that year.

<table>
<thead>
<tr>
<th>Levels</th>
<th>Health and Access Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 &amp; 2</td>
<td>$600 / $1,200</td>
</tr>
<tr>
<td>Level 3*</td>
<td>$6,850 / $13,700</td>
</tr>
<tr>
<td>Level 4 Preferred Rx &amp; Pharmacy</td>
<td>$1,200 / $2,400</td>
</tr>
</tbody>
</table>

*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

Then, we pay medical coinsurance amounts while insurance pays the remainder of covered medical care costs

Office visit copays are separate from the deductible and apply toward the OOPL

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

UW Madison Benefits Services 2019
Medical care if you are out of network

Regional, WI-based design:

- Dane County networks:
  - Dean
  - GHC-SCW
  - Quartz-UW

Nationwide design:

- Access Plan

UW Madison Benefits Services 2019
Health Plan –
Medical care if you are out of network

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

Must use in-network ER whenever possible

### 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 service area

Medical care if you are out of network

Regional, WI-based design:

Nationwide design:

- WEA Trust
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)

• 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)

• MOOP is n/a - no maximum out of pocket
State Group Health

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

etf.wi.gov/benefits-by-employer

- Health Plan Provider Directories
- Certificates of Coverage
What is a Certificate of Coverage?

See Certificate of Coverage for more detail on what is covered and what is excluded from coverage (not covered)

http://www.etf.wi.gov/publications/19et2107cc.pdf

Example of Covered Expenses:

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

Example of detail within certificate:

Gender Identity (aka Gender Reassignment or Transgender) Services

The exclusion related to benefits or services based on gender identity is removed for 2019

• (…) 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

The following is a list of services, treatments, equipment or supplies that are excluded (meaning no benefits are payable under Uniform Benefits); or have some limitations on the benefit provided. (…) Some of the listed exclusions may be MEDICALLY NECESSARY, but still are not covered under this program (…)

1) Surgical Services
   a) Any surgical treatment or hospitalization for the treatment of obesity, including morbid obesity or as treatment for the Comorbidities of obesity, for example, gastroesophageal reflux disease. This includes, but is not limited to, stomach-limiting and bypass procedures.
   
   b) Keratorefractive eye surgery, including but not limited to, tangential or radial keratotomy, or laser surgeries for the correction of vision.

(…)
State Group Health

I’ve decided! How do I enroll/waive?

Within 30 days of the start of your appointment, complete your selection via Self Service (eBenefits):
my.wisc.edu > Benefit Information

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

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.
State Group Health

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: www.uhs.wisc.edu/ship
Insurance Prepays
Summer Prepays

Spring semester employees who plan to return to work in Fall after summer break **pre-pay for their summer insurance from their Spring paychecks**

If enrolled in benefits

**Spring Semester**

Jan 3, 2020 – May 17, 2020

If you also have benefits spring semester
Summer Prepays

Spring semester employees who plan to return to work in Fall after summer break **pre-pay for their summer insurance from their Spring paychecks**

And your academic year appointment is going on Short Work Break over the summer

*late May 2020 – late August 2020*
Summer Prepays

Spring semester employees who plan to return to work in Fall after summer break **pre-pay for their summer insurance from their Spring paychecks**

and you’re planning to work
Fall Semester
Aug 2020 – Jan 2021

And you’ll be back to work next Fall semester
Summer Prepays

Spring semester employees who plan to return to work in Fall after summer break **pre-pay for their summer insurance from their Spring paychecks**

then you must prepay your summer premiums **during Spring Semester**

Double-ups taken 3x:

April 1\textsuperscript{st}
May 1\textsuperscript{st}
June 1\textsuperscript{st}
Summer Prepays

Spring semester employees who plan to return to work in Fall after summer break **pre-pay for their summer insurance from their Spring paychecks**

Because coverage continues while on summer **SWB**
Summer Prepays

Spring semester employees who plan to return to work in Fall after summer break **pre-pay for their summer insurance from their Spring paychecks**

Prepays are set-up by your department payroll coordinator early **Spring Semester**

Check-in with your department’s payroll / HR staff early spring!
Life Insurance
Life Insurance

Why would I want life insurance?

Enrolling in life insurance may allow you to:

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

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 child-care & education
Replace lost household income
Leave a charitable gift
Life Insurance

**Three optional plans:**

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

UW Madison Benefits Services 2019
# Individual & Family (I&F) Life

New employees can select the following coverage levels:

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

If electing $20k:

<table>
<thead>
<tr>
<th>Age</th>
<th>Cost per check</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 28</td>
<td>$0.46</td>
</tr>
<tr>
<td>28-30</td>
<td>$0.50</td>
</tr>
<tr>
<td>31-33</td>
<td>$0.64</td>
</tr>
<tr>
<td>34-36</td>
<td>$0.74</td>
</tr>
<tr>
<td>37-39</td>
<td>$0.90</td>
</tr>
<tr>
<td>40-42</td>
<td>$1.36</td>
</tr>
<tr>
<td>etc.</td>
<td></td>
</tr>
</tbody>
</table>

[https://hr.wisc.edu/benefits/individual-and-family-group-life-insurance/](https://hr.wisc.edu/benefits/individual-and-family-group-life-insurance/)
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

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>$300,000</td>
</tr>
<tr>
<td><strong>Spouse/Domestic Partner</strong></td>
<td>$150,000 or the amount of employee coverage, whichever is less.</td>
</tr>
<tr>
<td><strong>Child</strong></td>
<td>$25,000 or the amount of employee coverage, whichever is less.</td>
</tr>
</tbody>
</table>

[https://hr.wisc.edu/benefits/individual-and-family-group-life-insurance/](https://hr.wisc.edu/benefits/individual-and-family-group-life-insurance/)
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.

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

All rates are subject to change.

Rates increase with age.
AD&D with Zurich

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

**Overview of Coverage and Benefits:**

**Coverages:**
- 24/7 Accident Protection
- Optional Dependent Coverage

**Dismemberment Schedule (% Princ. Sum to $500K):**
- 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%
- One hand; one foot; or sight of one eye: 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
- Day Care Benefit
- Hearing Aid or Prosthetic Appliance Benefit
- Higher Education Benefit

**Additional Benefits, continued:**
- Home Alteration & Vehicle Modification Benefit
- Natural Disaster Benefit
- Seat Belt/Air Bag Benefit
- Spouse Retraining Benefit
- Surviving Spouse Benefit
- Therapeutic Counseling Benefit
- Travel Assistance Benefit
- Identity Theft (Effective January 1, 2019)
- Critical Burn Benefit (Effective January 1, 2019)
- Rehabilitation Benefit (Effective January 1, 2019)

[https://hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance/](https://hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance/)
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.

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.
Life Insurance

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)
2019
Supplemental Dental Plan

Delta Dental
• Select
• Select Plus
Delta Dental supplemental

- **Supplemental plans** enhance the Uniform Dental Plan, without benefit duplication
  - Enroll in UDB (with health plan enrollment) and/or one supplemental plan
## Delta Dental supplemental

<table>
<thead>
<tr>
<th>Supplemental Benefits</th>
<th>Delta Dental PPO&lt;sup&gt;SM&lt;/sup&gt; - Select Plan</th>
<th>Delta Dental PPO Plus Premier&lt;sup&gt;TM&lt;/sup&gt; - Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network</td>
<td>Delta Dental PPO only</td>
<td>Delta Dental PPO or Delta Dental Premier</td>
</tr>
<tr>
<td>Individual Annual Maximum</td>
<td>$1,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Deductible</td>
<td>$100</td>
<td>$25</td>
</tr>
<tr>
<td>Major &amp; Restorative Services</td>
<td>50%</td>
<td>60 – 80%</td>
</tr>
<tr>
<td>Orthodontic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coverage copayment</td>
<td>0%</td>
<td>50%</td>
</tr>
<tr>
<td>Individual lifetime maximum</td>
<td>$0</td>
<td>$1,500* (in addition to UDB)</td>
</tr>
<tr>
<td>Dependents eligible to age</td>
<td>N/A</td>
<td>26</td>
</tr>
<tr>
<td>Adult ortho</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**DELTA DENTAL**

UW Madison Benefits Services 2019
Delta Dental supplemental

DELTA DENTAL NETWORKS

Delta Dental PPO

Delta Dental PPO Dentists
(Accept reduced fees – saving you the most money)

Delta Dental Premier

Delta Dental Premier Dentists
(Accept reduced fees – but not as low as PPO dentists)

*The Delta Dental Premier Plan requires you to see a Delta Dental PPO dentist

Select
Delta Dental supplemental

DELTA DENTAL NETWORKS

Delta Dental PPO + Delta Dental Premier

Delta Dental PPO Dentists
(Accept reduced fees – saving you the most money)

Delta Dental Premier Dentists
(Accept reduced fees – but not as low as PPO dentists)

*The Delta Dental PPO – Select Plan requires you to see a Delta Dental PPO dentist
## Delta Dental supplemental

<table>
<thead>
<tr>
<th>Monthly Premium</th>
<th>Delta Dental PPO&lt;sup&gt;SM&lt;/sup&gt; – Select Plan</th>
<th>Delta Dental PPO Plus Premier&lt;sup&gt;TM&lt;/sup&gt; – Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>Active Employee $8.55</td>
<td>Active Employee $16.19</td>
</tr>
<tr>
<td>Self + Spouse</td>
<td>$17.10</td>
<td>$32.38</td>
</tr>
<tr>
<td>Self + Child(ren)</td>
<td>$11.54</td>
<td>$29.95</td>
</tr>
<tr>
<td>Family</td>
<td>$20.52</td>
<td>$49.38</td>
</tr>
</tbody>
</table>
VSP Vision Plan
# VSP Vision

## What services are covered?

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your Coverage with a VSP Provider</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>WellVision Exam</strong></td>
<td>• Focuses on your eyes and overall wellness</td>
<td>$15</td>
<td>Every calendar year</td>
</tr>
<tr>
<td></td>
<td>• Available twice every calendar year for dependent children</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Prescription Glasses</strong></td>
<td>• $150 allowance for a wide selection of frames</td>
<td>$25</td>
<td>See frame and lenses</td>
</tr>
<tr>
<td></td>
<td>• $200 allowance for featured frame brands</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• 20% savings on the amount over your allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• $80 Costco® frame allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Available every calendar year for dependent children</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td>• Scratch Resistant Coating</td>
<td>Included in Prescription Glasses</td>
<td>Every other calendar year</td>
</tr>
<tr>
<td></td>
<td>• UV Protection</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Standard progressive lenses</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Premium progressive lenses</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Custom progressive lenses</td>
<td>$95 - $105</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Average savings of 20-25% on other lens enhancements</td>
<td>$150 - $175</td>
<td></td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td>• Single vision, lined bifocal, and lined trifocal lenses</td>
<td>Included in Prescription Glasses</td>
<td>Every calendar year</td>
</tr>
<tr>
<td></td>
<td>• Polycarbonate lenses for dependent children</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Lens Enhancements</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Contacts (instead of glasses)</strong></td>
<td>• $150 allowance for contacts; copay does not apply</td>
<td>Up to $40</td>
<td>Every calendar year</td>
</tr>
<tr>
<td></td>
<td>• Contact lens exam (fitting and evaluation)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Primary Eyecare</strong></td>
<td>• 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.</td>
<td>$20</td>
<td>As needed</td>
</tr>
</tbody>
</table>

[www.wisconsin.edu/ohrwd/benefits/download/med/vision/broch.pdf](http://www.wisconsin.edu/ohrwd/benefits/download/med/vision/broch.pdf)
VSP Vision

Which vision providers may I visit?

Search for a VSP Choice provider:

www.vsp.com
VSP Vision

What is the monthly premium cost?

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$6.38</td>
<td>$12.76</td>
<td>$14.38</td>
<td>$22.98</td>
<td></td>
</tr>
</tbody>
</table>
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:
http://stateofwiemployees.vspforme.com
Supplemental Retirement Plans
403(b) & 457(b)

N/A if in non-service appointment (Fellows, Scholars, Graduate Interns/Trainees, & Post-Doctoral Fellows/Trainees)
<table>
<thead>
<tr>
<th>Tax Sheltered Annuities 403(b)</th>
<th>Wisconsin Deferred Comp 457(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Pre- and Post-Tax options</td>
<td>• Pre- and Post-Tax options</td>
</tr>
<tr>
<td>• 2019 Max contribution of $19,000</td>
<td>• 2019 Max contribution of $19,000</td>
</tr>
<tr>
<td>• No employer match</td>
<td>• No employer match</td>
</tr>
<tr>
<td>• Minimum of $20 per check</td>
<td>• No minimum contributions</td>
</tr>
<tr>
<td>• No administrative fee in 2019</td>
<td>• Admin fees charged based on account balance</td>
</tr>
<tr>
<td>• Loan services available</td>
<td>• No loans offered</td>
</tr>
<tr>
<td>• Early-withdrawal penalty</td>
<td>• No early-withdrawal penalty</td>
</tr>
</tbody>
</table>
Tax Sheltered Annuity 403(b)

1. Choose a provider(s) to invest with

2. Set-up accounts with your provider(s); see Quick Guide for instructions

3. Complete Salary Reduction Agreement and submit to UW payroll/benefits

Enroll today!

Go to www.wdc457.org

› Click on “REGISTER” button

› Click on “I have a plan enrollment code”

› Enter Group ID: 98971-01

› Enter Plan Enrollment Code: UoNeJ3pb

› Plan Enrollment Code Expiration Date: October 1, 2019

Learn More:
https://wdc457.empower-retirement.com

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

1-877-457-9327
Flexible Spending Accounts (FSA)

• Health Flexible Spending Account (FSA)
• Dependent Care FSA

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

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 FSA
- $0 (not taxable)

$100 to spend on qualifying items
Flex Spending Account with TASC

How does it work?

• Enroll (or don’t) year by year (this plan year ends 12/31/19)

• Your 2019 election is divided between your upcoming benefit-eligible paychecks
  3 checks left (10/01, 11/01, 11/30/19) or maybe 2 (11/01, 11/30/19)

• When you have an eligible expense, use TASC debit card or submit claims/receipts to TASC
2019 FSAs – Eligible Expenses*

Medical / Health Account – $2,650 max

- Rx Co-pays
- Deductibles & Co-Insurance
- Dental costs & Orthodontics
- Glasses / Contacts / Lasik
- Acupuncture
- Mileage to/from appointments
- OTC Medical Items
  - Band-Aids, Contact lens solution, Pregnancy tests, Thermometers
- OTC Medication – if Rx provided
  - Cough syrup, Diaper rash ointment, Fever reducers, Pain relievers, etc.

Dependent Daycare Account – $5,000 max per household

- Daycare
- Nanny / Au pair / Sitter
- Before & After- school programs
- Certain summer day camps

Must be for care provided to child under age 13 (or qualified dependent mentally/physically incapable of self care) during employee’s work hours.
Summer day camps must be primarily providers of childcare (vs. educational or athletic training).

*Not an exhaustive list. See IRS pub 502 for more detail.
How do I use my Health FSA?

- TASC card
- Paper Claim Form
- Online claim with TASC

You have access to your full annual Health FSA election as of your plan effective date.

Keep All Your Receipts!
How do I use my Dependent Care FSA?

- TASC card
- Paper Claim Form
- Online claim with TASC

You have access to your Dependent Daycare FSA money after deposits are made into your account (paycheck by paycheck).

*Keep All Your Receipts!*
Flex Spending Account with TASC

What should I consider if I’m interested?

• Reduced tax liability for the year. Ask ALEX

• Use it or Lose it
  • Incur expenses until 12/31/19 – no grace period.
  • Medical/Health FSA allows up to $500 rollover
  • No rollover for unspent Dependent Daycare FSA
Flex Spending Account with TASC

What should I consider if I’m interested?

• If you enroll and TASC asks you to substantiate a claim, do so within 45 days
• If you don’t provide TASC timely documentation to substantiate your claim (i.e., if you don’t quickly prove it was a qualified expense):
  • your card is deactivated,
  • the claim is denied, and
  • you will be required to repay the money (and be taxed on it)
Flex Spending Account with TASC

What should I consider if I’m interested?

• Vendor is changing for 2020

• TASC cards inactivate 12/31/2019
• 2019 health carryover up to $500 will be available with new vendor after May 1, 2020
Free and Discounted Resources for Employees
LinkedIn Learning

[URL]it.wisc.edu/services/training-for-faculty-staff/[URL]

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
Misc. Resources for UW-Madison Employees

- Transportation - transportation.wisc.edu
  - Subsidized Madison Metro bus passes ($48/year for unlimited rides)
  - Emergency taxi vouchers
  - After tax parking deductions via payroll if campus ramp permit
- Commuter Solutions
  
  library.wisc.edu
Misc. Resources for UW-Madison Employees

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

wiscard.wisc.edu
Misc. Resources for UW-Madison Employees

uwell.wisc.edu

Campus wellness initiative

• Career
• Emotional
• Environmental
• Financial
• Physical
• Social
• Spiritual

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

LEARN MORE
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 TITU)
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

<table>
<thead>
<tr>
<th>Employee Assistance Office</th>
<th>UW Ombuds Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>(608) 263-2987 eao.wisc.edu</td>
<td>(608) 265-9992 (leave message) ombuds.wisc.edu</td>
</tr>
<tr>
<td>• Licensed clinical social workers and counselors</td>
<td>• UW retirees with extensive campus experience</td>
</tr>
<tr>
<td>• Counseling appointments at Lowell Center</td>
<td>• Work environment assistance via phone or in-person</td>
</tr>
<tr>
<td>• Coaching for supervisory staff</td>
<td>• Advocates for fair, equitable processes – not on behalf of individuals</td>
</tr>
<tr>
<td>• Responds to crisis and traumatic events</td>
<td>• Informal resource</td>
</tr>
<tr>
<td>• Group facilitation available</td>
<td></td>
</tr>
</tbody>
</table>

- Free and Confidential
- Use work time for appointments