

2020 Benefit Summary - Quick Guide

Graduate Assistants, Employees-in-Training, Fellows, Scholars and Short-Term Academic Staff Employees (not in WRS)

This **Benefit Summary - Quick Guide** is a high-level overview of the benefits package offered to UW System employees. Additional resources/links are referenced throughout that provide more detailed information.

Use **ALEX!** An interactive decision-support tool that acts as a personalized benefits counselor. ALEX helps compare plan designs in plain English. ALEX may be accessed anywhere you have an internet connection.



Paid Leave Benefits

This benefit package does not include any paid leave benefits (e.g. vacation, sick, holidays).

Health Insurance (includes [pharmacy benefits](#); Uniform Dental is optional)

Employees are eligible for State Group Health with or without Uniform Dental (see Dental Insurance section below) if:

- **Student Assistants and Employees-in-Training** are expected to work: 33% for at least six months (12-month employees) or one semester (9-month employees).
- **Short-term Academic Staff (including Visiting Faculty)** are expected to work:
 - 21% for at least six months (12-month employees) or
 - 28% for at least one semester (9-month employees).

The **Health Plan** offers various health insurance carriers that provide coverage mainly in Wisconsin. The **Access Health Plan** provides nationwide coverage through WEA Trust. Both plan designs offer hospital, surgical, medical and pharmacy benefits. All plan designs include a routine vision exam. Monthly pre-tax employee contributions:

Employee Premiums (without Uniform Dental)	Employee Only	Family
Health Plan	\$44.50	\$111.00
Access Plan	\$134.50	\$335.00

Wellness Resources

- **Employee Assistance Program (EAP)*:** Provides confidential resources at no cost to employees and members of their household. The EAP may help with personal/work-related concerns, legal/financial situations and work-life balance.
- **Well Wisconsin Program:** Employees and spouses enrolled in State Group Health Insurance are eligible to participate. Employees and spouses may earn a \$150 incentive by completing a health assessment, health screening and one Well-Being activity. Other resources are available to help employees achieve their well-being goals.

**Graduate Assistants are not eligible for the program through FEI, the EAP administrator for most institutions. Similar services may be available through your institution's student health services.*

Dental Insurance

The Uniform and Preventive Dental plans cover diagnostic, preventive, basic and orthodontia (under age 19) services. The Select and Select Plus plans cover major and restorative services (and exclude coverage for preventive services). The main differences between the Select and Select Plus plans are the provider networks, premium cost, annual maximums and whether orthodontia is covered (Select Plus plan only; including adult orthodontia). Monthly pre-tax employee premiums:

Employee Premiums	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Uniform Dental (with State Group Health)	\$4.00	\$9.00	\$9.00	\$9.00
Preventive Dental (without State Group Health)	\$30.20	\$75.50	\$75.50	\$75.50
PPO - Select	\$9.28	\$18.56	\$12.52	\$22.28
PPO plus Premier – Select Plus	\$16.82	\$33.64	\$31.12	\$51.30

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Vision Insurance

Vision insurance provides coverage for vision exam(s) and materials. Monthly pre-tax employee premiums:

	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
VSP Vision Insurance	\$6.38	\$12.76	\$14.38	\$22.98

Flexible Spending Account (FSA)

Student Assistants and Short-term Academic Staff employees are eligible for the FSA's. Fellows, Scholars, Trainees, Graduate Interns/Trainees and Post-Doctoral Fellow/Trainees are not eligible. FSA's allow employees to set aside pre-tax income to help pay eligible health, dental, vision and/or dependent day care expenses. FSA's are "use it or lose it" accounts.

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

UW System offers the below life insurance plans. Employees may enroll in multiple plans, if eligible:

- **Individual & Family Life Insurance***: Up to \$300,000 employee coverage available.
- **UW Employees, Inc. Life Insurance**: Decreasing term life insurance (\$7,000-\$33,000) available for employee only.
- **University Insurance Association Life Insurance**: Decreasing term life insurance (\$3,400-\$101,000). Enrollment automatic for eligible Short-term Academic Staff employees who meet the salary threshold.
- **Accidental Death & Dismemberment Insurance***: Up to \$500,000 employee coverage available.

**Spouse, domestic partner and dependent coverage available.*

Accident Insurance

Active employees are eligible for this plan if they are eligible for State Group Health Insurance. This plan may provide a cash payment to help cover out-of-pocket expenses in the event of an accident. Includes an Accidental Death & Dismemberment component. Employees may enroll in both plans (AD&D Insurance and Accident Insurance). Monthly employee premiums:

	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Accident Insurance	\$3.26	\$4.94	\$7.10	\$10.46

Retirement Savings Programs

Most employees are eligible for the below retirement savings programs; however, since Fellows, Scholars, Trainees, Graduate Interns/Trainees and Post-Doctoral Fellow/Trainees do not receive wages; they are not eligible.

- **Tax-Sheltered Annuity (TSA) 403(b) Program**: Save for retirement pre-tax or after-tax (Roth); five provider options.
- **Wisconsin Deferred Compensation (WDC) 457 Program**: Save for retirement pre-tax or after-tax (Roth).

These retirement savings programs have no employer contribution. Annual contribution limits are set by the IRS. Special catch-up contributions may be available.

Additional Information: Use [ALEX](#), the [UW System Employee Benefits Website](#) or contact your institution's [human resources office](#).

Notes: Most enrollments are due **within 30 days** from date of hire. Effective dates vary by plan. Annual Benefits Enrollment is held each fall for certain plans with coverage effective the following January 1st. Some plans allow mid-year enrollment with evidence of insurability.

Every effort has been made to ensure this information is current and correct. Information in this guide does not guarantee eligibility, enrollment and/or benefits.

