

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** (all eligible leave benefits are prorated for employees working less than 100%). Permanent and project employees are eligible to earn leave; temporary employees are not eligible to earn leave.

- **Vacation:** Employees earn 13-27 days per year depending on years of service and employment type. Allocated on a calendar year basis. Unused hours carry over until the end of the following calendar year.
- **Observed Legal Holidays:** Nine legal holidays are observed.
- **Personal/Floating Holidays:** 36 hours granted per calendar year; hours must be used by the end of the calendar year.
- **Sick Leave:** Employees earn five hours of sick leave per paycheck (based on 80 hours of pay) for a total of 16.25 days per year. Sick leave accumulates without limit and does not expire.

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

Employees eligible for the WRS benefits package are eligible for State Group Health Insurance with or without Uniform Dental. A routine vision exam is included. Employees are eligible for the employer contribution to the premium after two months of state WRS service. Employees who work less than 50% pay 50% of the total premium. The High Deductible Health Plan (HDHP) includes a Health Savings Account (HSA) with an employer contribution (up to \$750 single or \$1,500 family). Monthly pre-tax employee contributions:

Employee Premiums (without Uniform Dental)	Health Plan		High Deductible Health Plan (HDHP)	
	Employee Only	Family	Employee Only	Family
Health Plan/HDHP	\$89	\$222	\$31	\$78
Access Plans	\$269	\$670	\$211	\$526

Employees declining State Group Health may be eligible for up to a \$2,000 annual [Opt-Out Incentive](#) (pro-rated for new hires).

### **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.

### **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 contributions:

Employee Premiums	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Uniform Dental ( <b>with</b> State Group Health)	\$4.00	\$9.00	\$9.00	\$9.00
Preventive Dental ( <b>without</b> 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

### Vision Insurance

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

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

### Flexible Spending Account (FSA) / Health Savings Account (HSA)

**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. **HSA's** are a required component of the High Deductible Health Plan (HDHP). They allow employees to set aside pre-tax income to help pay eligible health, dental and/or vision expenses. **HSA's** provide a triple tax advantage (contributions, distributions, investment earnings). The money in an HSA rolls over from year to year.

### Life Insurance

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

- **State Group Life Insurance:** Up to 5x annual income employee coverage (partially paid for by the UW System). Spouse and dependent coverage also available.
- **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.
- **Accidental Death & Dismemberment (AD&D) Insurance\*:** Up to \$500,000 employee coverage available.  
\*Spouse, domestic partner and dependent coverage available.

### Accident Insurance

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).

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

### Income Continuation Insurance

Replaces up to 75% of eligible earnings if an employee is unable to work due to illness/injury. Premiums based on accumulated sick leave hours & eligible earnings. After accumulation of a certain amount of sick leave, UW System contributes to the premium.

### Retirement Savings Programs

- **Wisconsin Retirement System (WRS):** Provides retirement benefits to UW System employees and most State of Wisconsin public employees. In 2020, eligible employees contribute 6.75% of eligible earnings up to IRS limits. The UW System also contributes 6.75%. Additionally, the WRS provides separation, disability and survivor benefits.
- **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).
- **Sick Leave Credit Conversion Program:** Unused sick leave may be converted to credits to pay for State Group Health Insurance at layoff, termination with 20 years of service, retirement or death.  
\*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 1<sup>st</sup>. 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.

