

# UW System Employee Benefits Quick Guide

FOR GRADUATE ASSISTANTS, EMPLOYEES-IN-TRAINING, FELLOWS, SCHOLARS, AND SHORT-TERM ACADEMIC STAFF EMPLOYEES (NOT IN THE WISCONSIN RETIREMENT SYSTEM (WRS))

This guide highlights your benefits package. Resources and links are provided at the end of this guide.

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

You are eligible for the State Group Health Insurance Program with or without Uniform Dental if you are a:

- Student Assistant or Employee-in-Training and 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) and 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.

Monthly Pre-tax Employee Premiums (without Uniform Dental)	Employee Only	Family
<b>Health Plan</b>	\$48.00	\$118.50
<b>Access Health Plan</b>	\$128.50	\$319.50

## 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, premiums, annual maximums, and whether orthodontia is covered (Select Plus plan only, including adult orthodontia).

Monthly Pre-tax Employee Premiums	Uniform Dental	Preventive Dental	Select Plan	Select Plus Plan
<b>Employee</b>	\$3.00	\$34.72	\$9.76	\$20.98
<b>Employee + Spouse</b>	\$9.00	\$86.80	\$19.52	\$41.96
<b>Employee + Child(ren)</b>	\$9.00	\$86.80	\$13.16	\$38.96
<b>Family</b>	\$9.00	\$86.80	\$23.40	\$64.28



Work. Thrive. Belong.

## Vision Insurance

Vision insurance provides coverage for a vision exam and materials (contacts and glasses).

Monthly Pre-tax Employee Premiums	Employee	Employee + Spouse	Employee + Child(ren)	Family
<b>Vision Insurance</b>	\$5.72	\$11.42	\$12.88	\$20.58

## Life Insurance (may enroll in more than one life insurance plan)

### INDIVIDUAL & FAMILY LIFE INSURANCE

Up to \$300,000 employee coverage available. Spouse, domestic partner, and dependent 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) available for employee only. Enrollment required for Academic Staff employees who meet the salary threshold.

## Accidental Death & Dismemberment (AD&D) and Accident Insurance

(may enroll in both plans)

### 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 injury due to accident. Includes an Accidental Death & Dismemberment (AD&D) component. Spouse, children, and family coverage available.

## Spending Accounts

Most Assistants and Short-term Academic Staff are eligible for the Flexible Spending Accounts (FSAs). Fellows, Scholars, Trainees, Graduate Interns/Trainees, and Post-Doctoral Fellow/Trainees are not eligible.

### FLEXIBLE SPENDING ACCOUNTS (FSA)

FSAs allow you to set aside pre-tax income to help pay eligible health, dental, vision, and dependent day care expenses.

### PARKING & TRANSIT ACCOUNTS

Allow you to set aside pre-tax income for work-related parking and transit expenses.

## Retirement Plans

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. Employees can save on a pre-tax and/or after-tax (Roth) basis. You may enroll, change your contribution amount, or cancel your contribution at any time. Participation is voluntary. These programs do not have an employer contribution. IRS annual contribution limits apply.

### UW 403(B) SUPPLEMENTAL RETIREMENT PROGRAM (SRP)

Investment options include a wide array of mutual funds. Fixed annuity fund options are available. A quarterly fee may apply depending on the value of the account

### WISCONSIN DEFERRED COMPENSATION (WDC) 457 PROGRAM

There is no minimum monthly contribution amount. Investment options include wide array of lifecycle funds, mutual funds, commingled trust options, a stable value option and a FDIC-insured bank option. A monthly fee may apply depending on the value of the account.

## Paid Time Off

This benefit package includes paid leave benefits (for example, vacation, sick) for short-term academic staff employees that are expected to work at least 440 hours for at least one year.

## Well-Being Resources

### EMPLOYEE ASSISTANCE PROGRAM (EAP)\*

Provides confidential resources at no cost to you and members of your household. The EAP may help with personal/work-related concerns, legal/financial situations, and work-life balance.

*\*Graduate Assistants are not eligible for the EAP. Similar services may be available through your institution's student health services.*

### WELL WISCONSIN PROGRAM

If you are enrolled in State Group Health Insurance, you (and your spouse, if enrolled) are eligible to participate. You (and your spouse, if enrolled) may earn a \$150 incentive by completing a health assessment, health check, and one well-being activity. Other resources are also available to help you achieve your well-being goals.

### MENTAL HEALTH RESOURCE

An online, anonymous, self-guided, interactive resource that provides confidential assistance with mental health well-being (for example, managing stress and anxiety).

### 529 COLLEGE SAVINGS PLAN

Allows you to save for educational expenses. Funds can cover tuition, books, room and board, computers, and other expenses. The program allows you to do so directly from your paycheck.

## Benefits Enrollment and Effective Dates

You will have **30 days to enroll** in most benefits. Most benefits are effective the first of the month on or following your benefits eligibility date and will remain in place for the entire calendar year.

Your institution's benefits contact may provide you with an **enrollment deadline worksheet**. The worksheet specifies your 30-day enrollment period, and the effective date for each benefit plan.

## How to Enroll

### PREPARE

Learn more about your benefits, eligibility, and how to enroll by visiting the [UW System Employee Benefits website](#).

### DECIDE

Use [ALEX](#), a virtual benefits counselor, to help you determine which benefit plans may meet your needs. You can also calculate the estimated value of your total compensation using the [Health & Retirement Contributions Estimator](#).

### ACT

Go to the [MyUW portal](#) to make your benefit plan elections. When you enroll, you will choose your benefit plans and add dependents. If you have prior State service, you may need to enroll using paper forms. Contact your [institution's benefits contact](#) if this applies to you.