

UW System Employee Benefits Quick Guide

FOR UNIVERSITY STAFF EMPLOYEES 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)*

If you are eligible for the Wisconsin Retirement System (WRS) benefits package, you are eligible for the State Group Health Insurance Program with or without Uniform Dental. You are eligible for the full employer contribution to the premium the first day of the month on/following the completion of two months of state WRS service. If you work less than 50%, you 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). The Access Plans provide out-of-network coverage for most services.

Monthly Pre-tax Employee Premiums (without Uniform Dental)	Health Plan		High Deductible Health Plan	
	Employee Only	Family	Employee Only	Family
Health Plan and High Deductible Health Plan (HDHP)	\$96	\$237	\$34	\$83
Access Health Plan and Access HDHP	\$257	\$639	\$195	\$485

If you do not need health insurance through the UW System, you may be eligible for up to a \$2,000 annual Opt-Out Incentive (pro-rated for new hires).

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
Employee	\$3.00	\$34.72	\$9.76	\$20.98
Employee + Spouse	\$9.00	\$86.80	\$19.52	\$41.96
Employee +Child(ren)	\$9.00	\$86.80	\$13.16	\$38.96
Family	\$9.00	\$86.80	\$23.40	\$64.28

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
Vision Insurance	\$5.72	\$11.42	\$12.88	\$20.58

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

STATE GROUP LIFE INSURANCE

Employee coverage up to five times annual income (partially paid for by the UW System). Spouse and dependent coverage also available.

UW EMPLOYEES, INC. LIFE INSURANCE

Decreasing term life insurance (\$7,000 - \$33,000) available for employee only.

INDIVIDUAL & FAMILY LIFE INSURANCE

Up to \$300,000 employee coverage available. Spouse, domestic partner, and dependent coverage available.

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.

Disability Insurance

INCOME CONTINUATION INSURANCE

Replaces up to 75% of eligible earnings if you are unable to work due to illness or injury. Premiums are based on eligible earnings and elimination period selected. After 12 months of state WRS service, the UW System contributes to the premiums.

LONG-TERM CARE INSURANCE

Typically provides coverage for assisted living, adult day care, hospice care, nursing homes, Alzheimer's facilities, and home modification to accommodate disabilities. Each policy is individually underwritten with premiums based on age, gender, and individual health at the time of application.

Spending and Savings Accounts

FLEXIBLE SPENDING ACCOUNTS (FSA)

Allows you to set aside pre-tax income to help pay eligible health, dental, vision, and dependent day care expenses. FSAs are “use it or lose it” accounts. Healthcare FSAs include a carryover provision.

PARKING & TRANSIT ACCOUNTS

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

HEALTH SAVINGS ACCOUNTS (HSA)

A required component of the High Deductible Health Plan (HDHP). Allows you to set aside pre-tax income to help pay eligible health, dental, and/or vision expenses. HSAs provide a triple tax advantage (contributions, distributions, investment earnings). Unused HSA funds carry over from year to year and continue to earn interest.

Retirement Plans

WISCONSIN RETIREMENT SYSTEM (WRS)

Provides retirement benefits to UW System employees and most State of Wisconsin public employees. In 2022, eligible employees contribute 6.5% of eligible earnings up to IRS limits. The UW System also contributes 6.5% for most employees. The WRS also provides separation, disability, and survivor benefits.

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

Save for retirement pre-tax and/or after-tax (Roth).

WISCONSIN DEFERRED COMPENSATION (WDC) 457 PROGRAM*

Save for retirement pre-tax and/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 programs do not have an employer contribution. IRS annual contribution limits apply. Special catch-up contributions may be available.*

Paid Time Off

All paid leave benefits are prorated for employees working less than 100%, if eligible. Permanent and project employees are eligible to earn paid leave benefits; temporary employees are not eligible.

VACATION

Employees earn 13-27 days per year depending on years of service and employment type. Allocated on a calendar year basis (1/1 - 12/31). Unused hours carry over until the end of the following calendar year.

PERSONAL/FLOATING HOLIDAYS

Employees are granted 36 hours on a calendar year basis (1/1 - 12/31). Must be used by the end of the calendar year in which the hours are earned. Unused hours are lost.

OBSERVED LEGAL HOLIDAYS

Nine legal holidays are observed (if working).

SICK LEAVE

Employees earn five hours of sick leave per biweekly pay period (based on 80 hours of pay) for a total of 16.25 days per year. Sick leave accumulates without limit and does not expire.

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.

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).

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.

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.

CAREER-RELATED EDUCATION REIMBURSEMENT

Provides up to 100% of the cost of one course (up to 5 credits) per semester at any state-accredited public or private higher educational institution. Coursework at a UW System institution is encouraged. You must receive prior authorization. Approval relies on the potential for you to expand your knowledge, and skills as an employee, and availability of department funding.

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 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 benefits contact](#) if this applies to you.