

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 are provided at the end of this guide.

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

You are eligible for State Group Health Insurance 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** provides local in-network county-based coverage. The **Access Health Plan** provides national and out-of-network coverage. Both plan designs offer hospital, surgical, medical and pharmacy benefits. Monthly pre-tax employee premiums without Uniform Dental are below.

	Individual	Family
Health Plan	\$60.00	\$148.50
Access Health Plan	\$146.00	\$362.00

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. The monthly pre-tax employee premiums are below.

	Uniform Dental	Preventive Dental	Select Plan	Select Plus Plan
Individual	\$4.00	\$36.10	\$9.08	\$21.60
Individual + Spouse	\$10.00	\$90.28	\$18.16	\$43.22
Individual + Child(ren)	\$10.00	\$90.28	\$12.24	\$40.12
Family	\$10.00	\$90.28	\$21.76	\$66.20

Vision Insurance

Vision insurance provides coverage for a vision exam and materials (contacts and glasses). The monthly pre-tax employee premiums are below.

	Individual	Individual + Spouse	Individual + Child(ren)	Family
Vision Insurance	\$5.72	\$11.42	\$12.88	\$20.58

Life Insurance

INDIVIDUAL & FAMILY LIFE INSURANCE

Up to \$300,000 employee coverage available. Spouse/domestic partner, and dependent coverage available. Includes an Accidental Death & Dismemberment (AD&D) component.

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

Provides 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 except Fellows, Scholars, Trainees, Graduate Interns/Trainees, and Post-Doctoral Fellow/Trainees.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Allow you to set aside pre-tax income to help pay eligible health, dental, vision, and dependent day care expenses. These are “use it or lose it” accounts; however, the healthcare accounts include a carryover provision for some unused funds.

PARKING & TRANSIT ACCOUNTS

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



Work. Thrive. Belong.

Retirement Plans

Most employees are eligible* for the UW 403(b) Supplemental Retirement Program and Wisconsin Deferred Compensation 457 Program. 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. There is no minimum contribution amount. 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

Investment options include a 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.

**Fellows, Scholars, Trainees, Graduate Interns/Trainees and Post-Doctoral Fellow/Trainees are not eligible.*

Paid Time Off

This benefit package includes paid time off (for example: vacation, sick leave) for short-term academic staff employees that are expected to work at least 440 hours for at least one year. Post-doctoral fellows are eligible for limited absences with pay and legal holidays.

PAID PARENTAL LEAVE

After completing 6 months of continuous employment, employees eligible for leave are eligible for 6 weeks paid time off following a qualifying birth or adoption. Must be used within 12 months following the qualifying birth or adoption.

Work/Life Benefits

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.



Work. Thrive. Belong.

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 benefits contact may provide you with an **enrollment deadline worksheet**. The worksheet specifies your job type, the effective date for each benefit plan, and the 30-day enrollment period in which you must make your elections.

How to Enroll

REVIEW

Learn more about your benefits by visiting the [Universities of Wisconsin Employee Benefits website](#).

DECIDE

To help you decide which plans to enroll in, review these resources on the Universities of Wisconsin Employee Benefits website:

- [How to Choose Your Health Insurance Plan](#)
- [Dental Insurance Plan Comparison](#)
- [Vision Insurance Summary](#)

ENROLL

Go to my.wisconsin.edu to make your benefits elections (choose your benefit plans and add your dependents).

If you have prior Universities of Wisconsin or State service, you may need to enroll using paper forms. Review your enrollment deadline worksheet to see if this applies.