

THE UNIVERSITY OF WISCONSIN SYSTEM
2009 BENEFITS SUMMARY
for
FACULTY, ACADEMIC STAFF AND LIMITED EMPLOYEES
(Excluding short-term appointments)
and
UNCLASSIFIED SENIOR EXECUTIVE EMPLOYEES

**Insurance program eligibility depends on participation in the Wisconsin Retirement System (WRS).
To participate in insurance plans, you must file an application within limited enrollment deadlines.
Please take note of the specific enrollment deadlines, which may vary for employees with previous WRS service.**

WISCONSIN RETIREMENT SYSTEM (WRS)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Coverage is immediate and mandatory for those with expected employment of at least one-third time for at least one year. One-third time is equivalent to a 28% academic year or a 21% annual year appointment. Those not immediately eligible are covered after one year if they work 440 hours in the preceding 12 months.</p> <p>Visiting staff that are on leave from another educational institution are excluded by state law from WRS coverage for the first twelve months of university employment.</p>	<p>Lifetime retirement income based on years of service and average of highest three years of earnings (or total cash value of account, if greater). Full benefits at age 65 or at age 57 with 30 years of service. Reduced benefits at age 55.</p> <p>For most employees, 10% of gross earnings, up to IRS maximum, are credited to an employee's individual account on an annual basis. These contributions, plus accumulated interest, determine the cash value of account at retirement. For those in the State Executive Pay Plan category, 6% of gross earnings, up to IRS limit, are credited to individual WRS account.</p> <p>Also provides death, permanent disability, and separation benefits.</p>	<p>Percent of salary: 0.0% - for most 0.0% - executives</p>	<p>Percent of salary: 10.4% of salary 11.5% of salary</p> <p>Please note: This is the cost to the UW to fund the benefit.</p> <p>The UW also contributes 0.8% to fund retiree health insurance credits. See Below.</p>

SOCIAL SECURITY AND MEDICARE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees, except certain "F" and "J" visa holders, have this mandatory coverage.</p>	<p>Provides a basic retirement annuity based on age and years of contribution. Reduced benefits available at age 62. Also provides death and permanent disability benefits. Medicare provides basic health insurance coverage at age 65.</p>	<p>7.65% on covered compensation up to \$106,800 and 1.45% on compensation above \$106,800</p>	<p>7.65% on covered compensation up to \$106,800 and 1.45% on compensation above \$106,800</p>

STATE GROUP HEALTH INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees covered by WRS are eligible.</p> <p>Visiting staff who are excluded from WRS are eligible if they are appointed to work at least 28% for at least one semester or 21% for 6 months (these employees should refer to the Graduate Assistant/Short-Term Academic Staff benefit summary).</p> <p>Must apply within 30 days of initial WRS eligibility.</p> <p>Coverage begins the first of month on/after the Benefits Office receives timely application.</p> <p>If above deadline is missed, employees may only enroll in the Standard Plan with a 180-day waiting period for pre-existing conditions.</p> <p>There is an annual opportunity each October to change health plans for the following year.</p>	<p>Comprehensive hospital, surgical, and medical benefits from Health Maintenance Organizations, Preferred Provider Plans or the State's self-funded Standard Plan, which is a preferred provider plan.</p> <p>All of the health plans, except the Standard Plan, offer a uniform benefit package. Preventive and diagnostic dental coverage vary among plans.</p> <p>Single and family coverage available.</p> <p>Employee-paid premiums are deducted pre-tax.</p> <p>*Special enrollment opportunities available under HIPAA regulations and for less than half time-staff when increased hours qualify for larger employer contribution to premium.</p>	<p><u>Employee cost</u> varies depending on whether the plan selected is Tier 1, 2 or 3.</p> <p>If working 50% or more, the 2009 employee monthly cost for Tier 1 single coverage is \$31.00, \$69.00 or \$164.00, respectively. For Tier 1 family coverage, employee monthly cost is \$78.00, \$173.00 or \$412.00, respectively.</p>	<p>Premium contribution varies depending on the tier of the plan.</p> <p>For employees working less than 50%, the University contributes 50% of total premium.</p>

INCOME CONTINUATION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Employees are initially eligible for coverage after completion of six months of WRS participation at any employer.</p> <p>Must apply no later than 30 days after the first of the month following six months of any WRS coverage OR no later than 30 days after the completion of 12 months of STATE/JW WRS service. Coverage effective the first of month on/after the Benefits Office receives timely application. If application is not received during initial enrollment period, coverage can also be obtained by providing medical evidence of insurability or through deferred enrollment after accumulating 1,040 hours of sick leave.</p>	<p>Disability/income replacement insurance that replaces up to 75% of salary if unable to work due to short or long term disability. If enrolled in the basic plan, the first \$64,000 of salary is insured (maximum monthly benefit of \$4000). May enroll in the Supplemental ICI plan to insure salary up to \$120,000 (maximum monthly benefit of \$7500). Benefits begin after selected waiting period of 30, 90, 125 or 180 consecutive calendar days or use of all accumulated sick leave (up to 130 days), whichever is greater. State and federal entitlements or payments from other employer-sponsored programs may reduce benefits.</p>	<p>Until employee has 12 months of WRS state service: 100% of premium</p> <p>After 12 months WRS state service: 0% - 63% of premium based on the waiting period selected.</p> <p>Supplemental Plan: 100% of premium</p>	<p>No contribution until completion of 12 months of WRS state service.</p> <p>After 12 months of WRS state service: 37% - 100% of premium based on the waiting period selected.</p> <p>Supplemental Plan: 0%</p>

STATE GROUP LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Employees are initially eligible for coverage after completion of six months of WRS participation at any employer.</p> <p>Application must be received no later than 30 days after the first of the month following six months of any WRS coverage. Coverage effective the first of month on/after the Benefits Office receives timely application. If application is not received during initial enrollment period, late enrollment is available until age 70 only with medical evidence of insurability. Age 70 and Over Additional Plan is available within 30 days of 70th birthday to those with Additional coverage prior to age 70 or at any later time with evidence of insurability.</p> <p>Premiums for coverage up to \$50,000 are deducted pre-tax.</p>	<p>Term group life insurance with coverage option of up to five times annual salary (Basic, Supplemental, and three levels of Additional). Coverage reduces after age 70 for active employees.</p> <p>On termination with 20 years of WRS service or at retirement, coverage can be continued. Premium ends at age 65, if retired, and at age 66 coverage drops to one half of Basic level of coverage; any coverage in addition to Basic coverage ceases at age 65 (if retired).</p> <p>Spouse and Dependent coverage available. Accidental Death and Dismemberment and Living Benefits included for employee.</p> <p>For further information visit the ETF website</p>	<p>Basic & Supplemental: Premium cost based on age of employee and amount of coverage.</p> <p>Additional levels of employee coverage and Spouse & Dependent Coverage: 100%</p> <p>Premiums</p>	<p>Basic: Additional 63% of employee's premium amount.</p> <p>Supplemental: Additional 35% of employee's premium amount.</p> <p>Additional levels of employee coverage and Spouse & Dependent Coverage: 0%</p>

RETIREE HEALTH INSURANCE CREDITS

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Credits to fund continued coverage in the State Group Health Insurance plan for retirees and dependents may be available upon retirement or layoff.</p> <p>Survivors may use the credits if family plan coverage is in effect at employee's death or the sick leave is escrowed and the survivor had comparable coverage.</p> <p>No enrollment is needed.</p>	<p>Accumulated sick leave converted to a dollar amount to pay for health insurance upon retirement, layoff, or for employees who terminate with 20 years of WRS creditable service who do not immediately retire.</p> <p>A tax-free account is set up to pay State Group Health Insurance premiums, equal to the retiree's unused sick leave hours multiplied by the highest hourly rate of base pay. The retiree pays the full premium cost when the account is exhausted,.</p> <p>Employees with 15 or more years of continuous University or State service may receive supplemental sick leave credits at retirement.</p>	<p>0% of salary</p>	<p>0.8% of salary to pre-fund the accumulated sick-leave account</p>

EMPLOYEE REIMBURSEMENT ACCOUNTS (ERA)
for Dependent Care & Medical Expenses

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees are eligible. New employees must enroll within 30 days of employment. Coverage is effective on the first of the month on/ after you submit your enrollment form to your Benefits Office. Change in family or employment status may create an enrollment/ change opportunity under one or both of the accounts.</p> <p>Each fall, employees must enroll for the next calendar year.</p> <p>State Group Health Insurance, OptumHealth Vision, Anthem DentalBlue and EPIC Dental and Excess Medical Insurance premiums are automatically taken pre-tax unless option is waived.</p>	<p>Expenses that can be reimbursed from ERAs include qualified dependent care expenses as defined by IRS and allowable medical and dental expenses not covered by insurance. You save federal, Wisconsin, and social security taxes on these expenses. Insurance premiums may not be reimbursed by ERAs.</p>	<p>Pre-tax salary reductions that save income and social security taxes. Annual maximums are \$5,000 for Dependent Care, \$7,500 for Medical expenses.</p>	<p>100% of program administrative cost</p>

TAX-SHELTERED ANNUITIES [403(b) Plan]

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees are eligible and can enroll at any time.</p> <p>For further information see the Tax-Sheltered Annuity Program web site</p> <p>Salary Reduction Agreement</p>	<p>This voluntary supplemental retirement savings program allows employees to invest pre-tax salary and defer income taxes on savings. Investment companies approved by UW System oversight committee include mutual funds, insurance companies, TIAA-CREF..</p> <p>Under age 50 contribution limit: \$16,500 Age 50 & over contribution limit: \$22,000</p>	<p>Pre-tax salary reductions that defer income taxes. Annual \$9.00 administrative fee and investment company charges.</p>	0%

WISCONSIN DEFERRED COMPENSATION (457 Plan)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees are eligible and can enroll at any time.</p> <p>For more information see the WDC web site at www.wdc457.org.</p>	<p>This voluntary supplemental retirement savings program allows employees to invest pre-tax salary and defer income taxes on savings. Funds are chosen and monitored by the State of Wisconsin Deferred Compensation Board.</p> <p>Under age 50 contribution limit: \$16,500 Age 50 & over contribution limit: \$22,000</p>	<p>Pre-tax salary reductions that defer income taxes. Fee based on account balance.</p>	0%

EPIC DENTAL AND EXCESS MAJOR MEDICAL INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees who are covered by WRS are eligible. Must apply within 30 days of hire. Coverage begins first of month on/after the Benefits Office receives timely application.</p>	<p>Covers some expenses not covered by the State Group Health Insurance plans if hospitalized or have outpatient surgery. Pays 50% of covered, non-routine dental charges, including orthodontia, up to \$1000 per person per year after a \$75 per person deductible is satisfied. Benefits include \$10,000 Accidental Death & Dismemberment insurance. Includes EyeMed Vision Discount Plan.</p>	<p>100% of monthly premium: \$16.70 Individual \$33.40 Employee & one dependent \$50.10 Family</p>	0%

DENTAL INSURANCE: ANTHEM DENTALBLUE SUPPLEMENTAL, PPO AND HMO

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees who are covered by WRS are eligible.</p> <p>Must apply within 30 days of hire. Coverage begins on the first of the month on/after the Benefits Office receives timely application.</p> <p>This dental coverage is in addition to and separate from any dental benefit provided with the health insurance.</p> <p>Single and family coverage is available. Domestic partners and their dependents may be eligible.</p>	<p>Three plans are offered. The HMO and PPO plans include coverage for diagnostic and preventive services; the Supplemental plan does not. All three cover a percentage of other services, such as fillings and crowns. Annual benefit maximums apply. The member generally must pay coinsurance and an annual deductible. Benefits and provider restrictions vary among plans. In the HMO plan, a dental provider must be selected from those associated with the plan. All three plans provide a discount for orthodontia services received from a network provider.</p> <p>There is an annual opportunity to change from one of the three offered plans to another.</p>	<p>100% of monthly premium. Premium based on coverage level: single, employee + 1 or employee + 2 or more, respectively: <i>Supplemental Plan:</i> \$16.59, \$33.19 or \$49.80 <i>PPO:</i> \$23.51, \$47.01 or \$77.56 <i>HMO:</i> Varies by region. \$23.27, \$46.55, \$74.47 in Milwaukee area; \$28.78, \$57.56, \$92.10 elsewhere.</p>	0%

OPTUMHEALTH VISION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Employees eligible for immediate or future state share contribution to the State Group Health Insurance Program. Must apply within 30 days of hire. Coverage begins the first of the month on/after the Benefits Office receives timely application. Once enrolled, must remain covered until the end of the calendar year. Must submit an application by December 1st to cancel coverage for the following year. Annual enrollment opportunity in October.</p> <p>Domestic partners and their dependents may be eligible for coverage.</p>	<p>The plan provides partial payment to help offset the costs of annual eye exams, frames, lenses and contact lenses.</p>	<p>100% of premium. \$5.83 employee only; \$11.34 employee + spouse; \$11.88 employee + child(ren); \$17.82 employee + family</p>	0%

UNIVERSITY INSURANCE ASSOCIATION (UIA) LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Coverage is mandatory, by action of the Board of Regents, for all employees with base salary of at least \$2,333.00 per month, indexed annually. Coverage begins either October 1 or April 1. No application is required.	Decreasing term life insurance, beginning at benefit level of \$60,000. Includes a Living Benefit.	\$24.00 per year	0%

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees eligible for state contribution to the State Group Health Insurance. May enroll at any time. Coverage becomes effective on the first of the month on or after the Benefits Office receives the application. Domestic partners and their dependents are eligible for coverage. Annuitants may continue coverage in effect at the date of retirement.	Coverage options range from \$25,000 to \$250,000. Spouse or domestic partner and dependents may be covered for lower amounts. Includes a re-education and re-training benefit. Pilot coverage rider is available. Includes Zurich Travel Assist benefit when traveling 100 miles or more from home to assist with medical, legal or personal services. AD&D coverage reduces after age 70.	100% of premium	0%

INDIVIDUAL & FAMILY TERM LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees eligible for State Group Health Insurance. Rehired annuitants are not eligible. Must apply within 30 days of employment. Coverage begins on the first of the month on/after the Benefits Office receives timely application . Late enrollment requires medical evidence of insurability. Domestic partners and their dependents are eligible.	Initially, employees may select coverage amounts of \$5,000, \$10,000 or \$20,000 for themselves, \$5,000 or \$10,000 for spouses, and \$2,500 or \$5,000 for eligible children. Maximum employee coverage is \$200,000 for employees, \$100,000 for spouse and \$10,000 for child. Annually, participants have an opportunity to increase coverage without evidence of insurability. Includes a Living Benefit.	100% of premium : Cost based on age and coverage amount selected.	0%

UW EMPLOYEES INC. LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees eligible for State Group Health Insurance. Rehired annuitants are not eligible. Must apply within 30 days of employment. Coverage begins on the first of the month on/after the Benefits Office receives timely application . Late enrollment requires medical evidence of insurability.	Decreasing term insurance, coverage amount based on age, ranges from \$25,000 to \$3,000.	100% of premium : Cost and coverage based on age.	0%

LONG-TERM CARE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees may apply at any time , subject to medical underwriting. Spouses and parents of employees or spouses may also apply. For further information, visit the ETF website	Short and long-term care, including assisted living, community-based care, and nursing home care.	100% of premium	0%

WORKER'S COMPENSATION

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees have this insurance coverage. In most cases, the first payment will be made by the insurance company within 14 days of your last day worked. Timely reporting of the accident is required of the employer and employee.	Cash compensation, medical expenses and death benefits for on-the-job injuries or occupational diseases.	0%	100% of benefits

UNEMPLOYMENT COMPENSATION

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees who are laid off or terminated may receive benefits if covered wages meet minimum requirements.	Weekly benefits are 4% of the highest quarter of wages in the first four of the last five completed quarters.	0%	100% of benefits

FAMILY & MEDICAL LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees who meet eligibility requirement of 1,250 hours of state employment in preceding 12 months (federal law) and/or 1,000 hours of state employment in the preceding year (Wisconsin law). Employees must also meet a duration of employment standard.	Eligible employees may take up to 12 weeks of unpaid, job-protected leave each year for specified family and medical reasons. Paid leave may be substituted in some situations.	0%	100% of program costs

VACATION

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Employees with qualifying 12-month (not academic/school year) appointments. Vacation time is earned on a fiscal year basis but can be used immediately.	Twenty-two days per year (prorated for part-time employment). After 10 years of service, employee may bank up to 40 hours vacation per year in an Annual Leave Reserve Account (ALRA). After 25 years, up to 80 hours of vacation per year may be banked.	0%	100% of benefits

SICK LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Employees with qualifying appointments (appointments that qualify for WRS or would qualify but for the employee's status as a visiting professor). Sick leave is earned on a fiscal year basis but can be used immediately.	Initial 22 day allocation; after 18 months, one day per month or six days per semester (prorated for part-time employment). If used leave is reported completely, accurately and in a timely manner, unused sick leave balance accumulates without limit and may be converted to credits to pay for post-retirement health insurance.	0%	100% of benefits

LEGAL & FLOATING HOLIDAYS

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Most employees. Academic year employees receive limited holidays. Personal holidays may be used immediately.	All employees: Nine days of legal holiday . Annual (12 month) appointments also receive 36 hours of personal holiday. Legal and personal holidays are prorated for part-time employees.	0%	100% of benefits

SABBATICAL

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Provision of this leave benefit is determined by each institution. If offered, instructional faculty may request sabbatical leave after they complete 6 full years of UW System service.	100% of pay for one semester; up to 65% of pay for full year sabbatical.	0%	100% of benefits approved

MILITARY LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees are eligible upon reporting for active duty or required field training.	Job-protected leave for active duty or required field training. Up to 30 days paid leave per calendar year for duty or training lasting 3 days or more. Most employees are also eligible for up to four additional years of differential pay and eligible benefits while on active duty. Unpaid leave thereafter.	0%	Excess of base over military pay for up to 30 work days per year. Excess of base over military pay plus housing allowance, for up to four years.

OTHER PAID LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All permanent employees. All employees.	Paid leave when summoned as a witness for the employer or impaneled as a jurist. Paid leave to vote if you cannot vote outside of work hours.	0%	100% of benefits

CAREER-RELATED EDUCATION REIMBURSEMENT

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Employees with appointments of half time or more, upon approval.	Based on campus reimbursement policy and availability of funding, limited tuition and fee reimbursement is available.	0-100%	0-100%

PARKING FEES & BUS PASSES

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees can participate at any time.	Parking availability and fees vary by campus. Most parking costs deducted on a pre-tax basis.	100%	0%

US BANK TRAVEL CARD

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All permanent employees who have acceptable credit history may apply at any time.	A corporate credit card with no annual fee or monthly installment payments.	Charges incurred	All administration costs

WHERE TO GET MORE INFORMATION: Contact your campus [Staff Benefits Office](#) to get detailed, personalized information. Consult the UW System Administration web site at www.uwsa.edu/hr/benefits for any changes to this form and for expanded information on benefit plans. Master insurance contracts are available for inspection upon reasonable notice by contacting UW System Human Resources.

Should there be a discrepancy between the information contained herein and the contract, the contract will prevail.

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