

New Physician UWSMPH/UWMF Benefits Session

UWSMPH Human Resources

UWMF/UW Health Human Resources

Updated 4/4/2023



School of Medicine
and Public Health
UNIVERSITY OF WISCONSIN-MADISON

Housekeeping Items

- Submit questions via Chat to all
 - We will be available for Q&A at end
- For personal questions, please contact:
 - UWSMPH: Payroll/Benefits Specialist noted in appointment letter
 - UWMF: HR Service Center 608-263-6500

What Does Dual Employment Mean?

- “Dual employed”
 - Appointment with both UWSMPH and UWMF (2 separate legal employers)
 - Appointment Letter indicated salary for each employer
- Receive 2 paychecks
 - UWSMPH: Biweekly
 - UWMF: Monthly (15th of month for the current month)
 - You will receive a separate W-2 for each UWSMPH and UWMF (need to pull it from each system yourself)
- Eligible for 2 benefit packages
 - Open Enrollment & Qualifying Events completed separately for each
- Human Resources Contacts for each organization
 - UWSMPH – Payroll & Benefits Specialist (see appointment letter)
 - UWMF/UW Health – HR Service Center 608-263-6500
- Access to 2 systems
 - General information , employee self-service, view paycheck, etc.
 - UWSMPH – Use MyUW
 - UWMF – Use Uconnect > Oracle Cloud; Access with your EPIC UserID/Password

Dual Employment

- Two employers, two sets of benefits
- These icons will identify which employer offers the benefit
 - Aligns with coloring and icons on benefit materials on the New Faculty Physician Onboarding Portal



Your Action Items

- Checklist
 - Use to navigate benefit enrollment eligibility
- I-9 – Must be completed for each organization
 - Section 1 completed by date of hire; Section 2 within 3 days of hire
 - UWSMPH: Section 1 online; Section 2 documents present to Onboarding Specialist
 - UWMF: Section 1 online; Section 2 documents taken to EHS appt
- New Faculty/Physician Onboarding Portal – Benefits Section
 - View for specific benefit information
- Complete Benefit Enrollments/Payroll Documents
 - Complete within specified time periods for each employing entity
 - 3 days, 7 days, 30 days
- Contact Following with Questions
 - UWSMPH: Payroll & Benefits Specialist noted in Appointment Letter
 - UW Health/UWMF: UW Health HR Service Center
 - 608-263-6500
 - Fax 263-5778
 - Submit an HR Help Desk Request (Oracle > Quick Links > HR Help Desk)

Future Opportunities for Changes

- Open Enrollment 2024
 - Fall 2023 (specific dates TBD)
 - Changes effective the following January 1, 2024
- Qualifying Event
 - Complete required applications within 30 days of a qualifying event or life change event
 - Examples:
 - Marriage
 - Divorce/End of domestic partnership
 - Birth / Adoption of child
 - Loss / Gain of coverage from another health or dental plan
 - Spouse or dependent child death
 - FTE Change
- More Info?
 - UWSMPH: Payroll & Benefits Specialist noted in appointment letter
 - UWMF: UW Health HR Service Center 608-263-6500

Eligible Dependents

- Plans offer coverage for legal spouses and dependent children up to age 26
- Domestic Partners
 - Domestic Partner recognized by UWSMPH for limited benefits
 - Includes UW AD&D policy, Individual & Family Group Life ONLY
 - Must complete [UWSMPH domestic partner affidavit](#)
 - Domestic Partner recognized by UWMF for all eligible benefits
 - Must complete [UW Health domestic partner affidavit](#) and provide documentation
- Pay attention to each benefit and who you intend to cover

UWMF Enrollment

- Follow your checklist
 - Benefits vary based on title/position and appointment %
- Use the UWMF Physician New Hire Enrollment Guide
 - New hire portal > NFO – Benefits Tasks > UWMF Benefits > [“UWMF Physician New Hire Enrollment Guide”](#)
- UW Health Username & Password
 - To be provided to you by your Department Administrator (same as EPIC login)
 - If having any difficulties logging in, contact the IS Service Desk at 608-265-7777
- Online Tax and Direct Deposit
 - Online through Oracle Cloud > Me > Pay
 - Must be completed by the 7th of the month for current month
 - If no direct deposit setup by the 7th of the month, payroll card will be issued and mailed to address on file
- Physician Personal Information Set-up
 - Online through Oracle Cloud > Me > Personal Info
 - Complete by the 7th of the month for current month

- **Benefits Enrollment**

- Online through Oracle Cloud > Me > Benefits > Make Changes
- You must access Oracle timely
- You must click ‘Submit’
- 7-day deadline for Physician Retirement Plan (PRP)
- 30 days for all remaining benefit enrollment
- If having any difficulties preventing you from completing your PRP election, call the HR Service Center at 608-263-6500 (prior to the 7-day window ending)

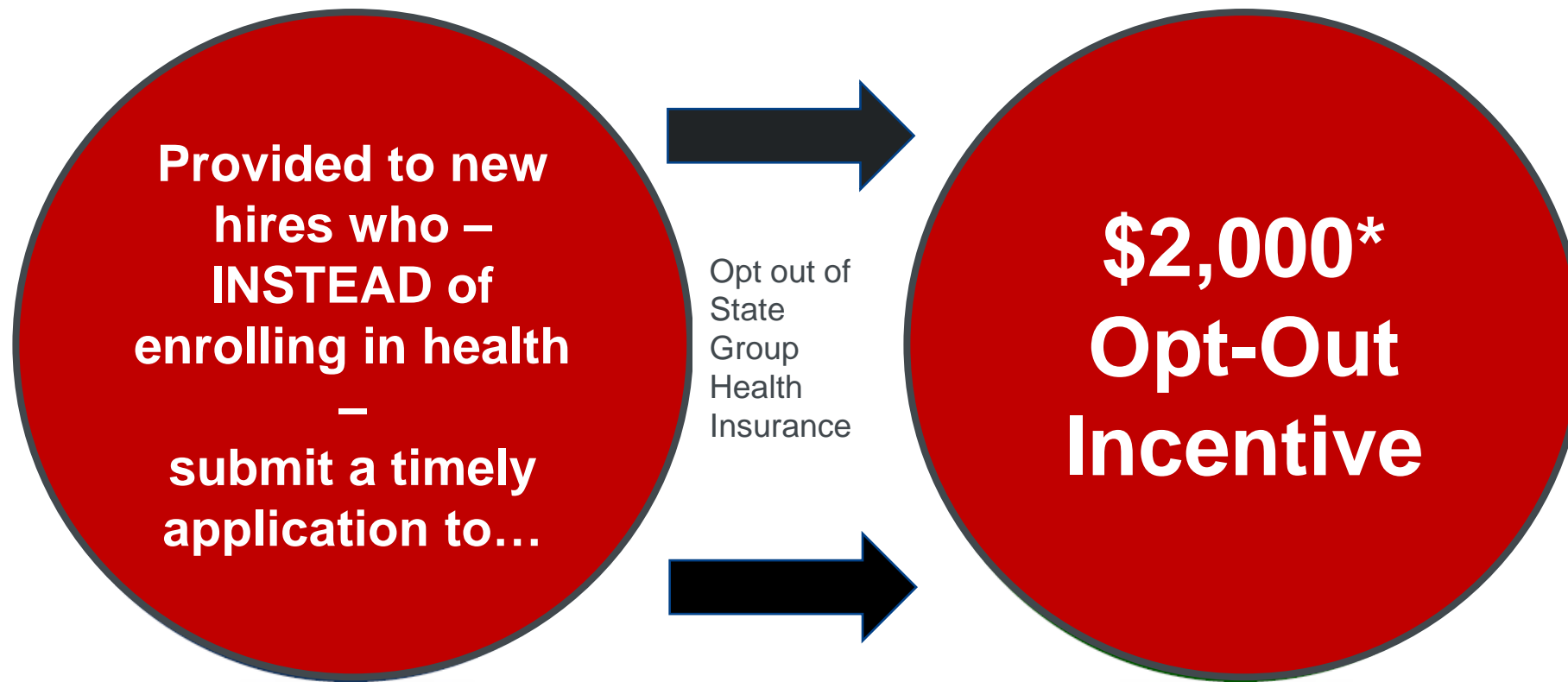
- **Retirement Beneficiary and Investment Election**

- Online through Fidelity account
- Review Fidelity Guide available on the on portal > NFO – Benefits Tasks > UWMF Benefits > [“Fidelity: Manage Your Account and Beneficiary Update”](#)

UWSMPH Enrollment

- Follow your checklist
 - Benefits will vary based on title/position and appointment %
- Online Tax and Direct Deposit
 - <https://my.wisc.edu> > Payroll Information
 - Withholding and Direct Deposit may be setup through your MyUW portal
 - If direct deposit is not setup within the first three (3) days, a payroll card will be issued and mailed to the address on file
 - Employee will need to activate card; Funds accessed from card through US Bank
- Physician Personal Information Set-up
 - <https://mywisc.edu> > Personal Information
- Benefits Enrollment
 - Online through <https://my.wisc.edu> > Benefits Portal
 - If prior employment, whether paid or unpaid, employee will need to complete paper enrollments through <https://www.wisconsin.edu/ohrwd/benefits/formspubs/>
 - 30-day enrollment period for new hires and/or change in benefit eligibility
- Retirement Beneficiary and Investment Election
 - Complete paper beneficiary forms and submit directly to vendor noted at top of beneficiary page

Decision Point: Opt-Out Incentive or Enroll in Health Coverage



*\$2,000 per calendar year; Pro-rated based on eligibility

Decision Point: Opt-Out Incentive or Enroll in Health Coverage

- MyUW Enrollment Options You Will See
 - Waive State Group Health
 - Will not be enrolled State Group Health
 - Will not automatically be enrolled in the Opt-Out Incentive
 - Opt Out State Group Health
 - Will not be enrolled State Group Health
 - You must make an active election to request the Opt-Out
 - You are eligible for Opt Out and you wish to receive the incentive
 - You cannot have state group health insurance through a spouse
 - Enroll State Group Health
 - You are enrolling in health insurance

Note: If you were previously in the UWSMPH HR system, or prior state service, you may not be able to complete online applications and will need to complete paper applications for all benefit enrollments, including Opt-Out.

Your Payroll & Benefits Specialist will assist you with this, if applicable.



2023 Health Insurance Premiums

Monthly Cost (Premium)



	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Active Employees				
Individual With / Without Uniform Dental	\$104 / \$100	\$39 / \$35	\$245 / \$241	\$180 / \$176
Family With / Without Uniform Dental	\$257 / \$248	\$96 / \$87	\$608 / \$599	\$447 / \$438
Network Area	Select Health Plan Provider ex. Quartz UW Health, Dean, GHC (Dane County examples)		Nationwide – Freedom of choice on doctors and hospitals across the country (Access Network)	

Physicians less than 50% pay ½ time rates (must be at least 42% appointment)

2023 Health Insurance

	IYC Health Plan	Access Plan 	HDHP	Access HDHP 
Annual Medical Deductible Individual / Family Amount you pay for services before your health plan starts to pay. Counts toward out-of-pocket limit (OOPL)	\$250 / \$500 Office visit copays, preventive services, and prescription drugs do not count toward your deductible		\$1,500 / \$3,000 Families: Must meet full family deductible	
Annual Medical Out-of-Pocket Limit (OOPL) Individual / Family The most you will pay in a year for covered medical services	\$1,250 / \$2,500		\$2,500 / \$5,000 Families: Must meet full family OOPL before your plan pays 100%	
Medical Coinsurance Percentage of costs of a covered service you pay, beyond the office visit copay such as X-rays and lab work	100% until deductible met After deductible: 10%		100% until deductible met After deductible: 10%	
Preventive Services Routine health care like check ups to prevent illness and disease. See healthcare.gov/preventive-care-benefits	\$0 Plan pays 100%		\$0 Plan pays 100%	
Telemedicine Services	Varies by service type, see etf.wi.gov/telemedicine		Varies by service type, see etf.wi.gov/telemedicine	

2023 Health Insurance

	IYC Health Plan	Access Plan 	HDHP	Access HDHP 
Primary Care Office Visit	\$15 copay Does not count toward deductible		100% until deductible met After deductible: \$15 copay	
Specialty Provider Office Visit	\$25 copay Does not count toward deductible		100% until deductible met After deductible: \$25 copay	
Urgent Care	\$25 copay Does not count toward deductible		100% until deductible met After deductible: \$25 copay	
Emergency Room Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer	\$75 copay Deductible and coinsurance applies to services beyond the copay		100% until deductible met After deductible: \$75 copay, coinsurance applies to services beyond the copay	

VISION Coverage

Non-HDHP –

One preventive eye exam covered with co-pay

HDHP –

One preventive eye exam applies to deductible; once deductible met, co-pay applies



The Access Plan and Access HDHP offer out-of-network benefits. To learn about the out-of-network benefits, visit our website.



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2023 Health Insurance – Emergency Care

Out-of-Network Medical Coverage

IYC Health Plan

Examples of Emergency Care

- Severe allergic reactions
- Severe asthma attacks
- Convulsions
- Severe bleeding
- Acute appendicitis
- Loss of consciousness
- Heart attack
- Stroke

Must use in-network ER whenever possible

NOT usually an emergency:

- Fever without a rash
- Dental pain
- Sprains and strains
- Sore throat
- Ear pain
- Common cold or flu symptoms
- Most headaches

Additional Resources:

- ETF Worksheet



- ETF Video



Health Insurance – Who Is Eligible for the HDHP?

You can choose the HDHP with HSA if you:

- participate in the WI Retirement System (WRS); and
- are **not** claimed as a dependent on another person's taxes; and
- do **not** have other non-high-deductible health coverage, including:
 - Medicare (even Part A only)
 - A spouse's or partner's on-HDHP health insurance
 - A spouse's or parent's health FSA
 - Tricare (and possibly recent use of VA benefits)
 - Some visa holders

IYC Health Plan vs. IYC HDHP – Prescription 2023

You must use an in-network pharmacy. Visit etf.benefits.navitus.com to find an in-network pharmacy near you. In-network pharmacies are available nationwide.

	IYC Health Plan	Access Plan	HDHP	Access HDHP
Prescription Deductible (Individual / Family)	None		Combined medical & pharmacy: \$1,500 / \$3,000 You pay 100% of most pharmacy costs until deductible is met ¹	
Prescription Copay / Coinsurance				
Level 1	\$5 or less		After deductible: \$5 or less	
Level 2	20% (\$50 max)		After deductible: 20% (\$50 max)	
Level 3	40% (\$150 max) ²		After deductible: 40% (\$150 max) ²	
Level 4	\$50 copay ³		After deductible: \$50 copay ³	
Preventive (As federally required)	\$0 - Plan pays 100%		\$0 - Plan pays 100%	
Prescription Out-Of-Pocket Limit				
Levels 1 & 2 (Individual / Family)	\$600 / \$1,200		Combined medical & pharmacy: \$2,500 / \$5,000	
Levels 3 & 4 (Individual / Family)	\$9,100 / \$18,200			

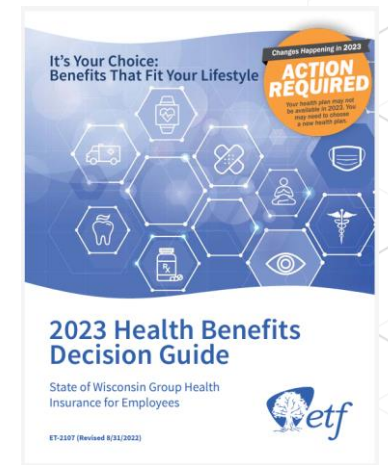
1 Before you meet your deductible, preventive drugs are covered 100% and certain maintenance medications only require a copayment or coinsurance. See our website for more information.

2 For Level 3 “Dispense as Written” or “SAW-1” drugs, your doctor must submit a one-time FDA MedWatch form to Navitus. If there is no form on file with Navitus, you will pay more. Contact Navitus for details.

3 Must fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacies

Step 3: Selecting a Health Plan 2023

- Access/PPO Plan
 - Will be “Access Network” (Administered by Dean Health Plan)
- Traditional HMO
 - Must select specific Health Plan
 - Examples (Dane County): Quartz UW, Dean, GHC of SCW,
- References
 - IYC Decision Guide: <https://etf.wi.gov/its-your-choice/2023/23et-2107/download?inline=>
 - Health Plan Search Page: <https://etf.wi.gov/its-your-choice/2023/health-plan-search/state>



Pre-Tax Savings Opportunities

Enrolled in non-HDHP Plan

Healthcare Flexible Spending Account

Enrolled in HDHP Plan

Health Savings Account (HSA)

Limited Purpose Flexible Spending Account (LPFSA) – UWSMPH

Combination Flexible Spending Account (CFSA) – UWMF

Everyone

Dependent Daycare Flexible Spending

	UWSMPH	UWMF	Rollover	Must Incur Expenses By	2023 Annual Max
Healthcare Flex	X	X	Yes – up to \$570	Dec 31 of current plan year	\$2,850
Limited Purpose Flex/Combination Flex	X	X	Yes – up to \$570	Dec 31 of current plan year	\$2,850
Health Savings Account	X		Yes – full amount year-over-year	Can't use for prior plan year expenses	\$3,850/\$7,750 (single/family)
Dependent Daycare	X		No	Dec 31 of current plan year	\$5,000



FSA - Eligible Expenses

Medical Account –
\$2,850 (2023)

Rx Co-pays

You can enroll in the
Medical/Healthcare
Flex through
BOTH
UWSMPH and
UWMF
at max amount

D

D

G

A

M

C

Cough syrup, Diaper rash ointment, Fever reducers, Pain relievers, etc.

gnancy

Dependent Daycare Account –
\$5,000 max per household

- Daycare
- Nanny / *Au pair* / Sitter
- Before & After- school programs
- Certain summer day camps

ONLY offered through UWSMPH

Must be for care provided to child under age 13 (or qualified dependent mentally/physically incapable of self care) during employee's work hours.

Summer day camps must be primarily providers of childcare (vs. educational or athletic training).

*Not an exhaustive list

Flexible Spending

- Decision Points & Questions to Ask
 - Will you have out-of-pocket healthcare, dental, vision, and ortho expenses?
 - How much?
 - You CAN enroll in both UWSMPH and UWMF plans at maximum amount
 - Can rollover up to \$570 into next plan year
- Enrolling in Dependent Daycare?
 - If yes, may want to enroll in UWSMPH Medical/Healthcare Flex vs. UWMF to keep single vendor
 - Expenses must be incurred by December 31
 - No rollover allowed.

Health Savings Account Contributions – HDHP

- If enrolled in HDHP required to open HSA account
 - You do not have to make employee contributions
 - Can change contribution amount mid-year
- Pre-tax contributions deducted from check
- Access through Optum Financial card
- Funds rollover from year-to-year
 - Can save for future medical expenses into retirement

Contributions	Single (annual)	Family (annual)
UWSMPH contributions (prorated to effective date)	\$750	\$1,500
Annual Maximum Contribution (employee + employer)	\$3,850 (2023)	\$7,750 (2023)
HSA Catch-up Contributions (Age 55 and older)	Additional \$1,000 per year	

Medical Expenses

- Chiro adjustment
- Deductibles and copayments
- Doctor office visits
- Diagnostic labs; x-rays
- Hearing aids and batteries
- See www.irs.gov Publication 502 for full listing

Dental Expenses

- Braces and orthodontia
- Cleanings
- Crowns
- Fillings
- Dentures
- Copayments and deductibles

Vision Expenses

- Eye exams
- Prescription eyeglasses
- Prescription contact lenses
- Contact lens solution
- Laser eye surgery / LASIK
- Copayments and deductibles

2023 Dental Coverage – UWSMPH

	Delta Dental State Uniform Dental*	Delta Dental Supplemental Preventive Dental**	Delta Dental State Select Plan	Delta Dental State Select Plus Plan
Employee Only	\$4	\$34.72	\$9.76	\$20.98
Employee + Spouse	n/a	n/a	\$19.52	\$41.96
Employee + Children	n/a	n/a	\$13.16	\$38.96
Family (monthly premiums)	\$9	\$86.80	\$23.40	\$64.28
	*Added to cost of state health Ins	**Cannot be enrolled in group health		
In-Network Providers	Delta Dental PPO & Premier providers		Delta Dental PPO providers	Delta Dental PPO & Premier
Annual Deductible	\$0		\$100 / person	\$25 / person
Annual Benefit Max	\$1,000		\$1,000 / person	\$2,500 / person
Diagnostic & Preventive Services	100%		No Coverage	No Coverage
Basic Services				
Anesthesia	80%		50%	80%
Fillings, Emergency Pain Relief, Periodontal Maintenance	Fillings & Periodontal maint 100%; Emerg Pain Relief 80%; Non-Surgical Extractions 90%		No Coverage	No Coverage
Major/Restorative				
Crowns, bridges, dentures, implants	No Coverage		50%	60%
Surgical extraction, root canal, oral surgery	No Coverage		50%	80%
Orthodontics				
Coverage/Lifetime Max	50% (under 19 only) \$1,500 lifetime max		No coverage	50% regardless of age; \$1,500 Lifetime Max

UWMF Supplemental Delta Dental

- Coverage
 - 100% diagnostic and preventive
 - 80% basic (fillings, emergency treatment, sealants)
 - 50% major services (crowns, bridges, implants or dentures)
- Annual \$1,200 benefit maximum, per person
- Orthodontics 50% (lifetime max \$2,000)
 - Dependent children up to age 26
 - Adult coverage (employee, spouse/DP)
 - No waiting period for orthodontics
- Annual network deductible applies

Coverage Type	Monthly Premium
Single	\$40.24
Family	\$114.39

Dental Options

- Decision Points & Questions to Ask:
 - Did you enroll in Uniform Dental through UWSMPH Health Insurance?
 - Did you elect Uniform Dental?
 - Do you need any other 'major' or 'restorative' care?
 - Do you need a larger calendar benefit maximum?
 - Preventive services count towards calendar benefit max
 - Do you need any other 'ortho' coverage
 - UWSMPH Select Plus offers adult ortho
 - UWMF plan offers adult ortho

2023 Dental Benefits Plan Comparison

Comparison available on the New Faculty Onboarding Portal > Benefits Section

2023 Dental	State Uniform Dental (Combined with State Group Health Insurance)	Delta Dental Supplemental Preventive Plan (Not Enrolled in State Health Insurance)	State Select Plan	State Select Plus Plan	UW Medical Foundation Delta Dental		
Network	Delta Dental PPO and Delta Dental Premier provider networks		Delta Dental PPO	Delta Dental PPO Delta Dental Premier	Delta Dental PPO	Delta Dental Premier	Non-Contracted
2022 Premium Rates (monthly)	Optional for 2022*	Optional for 2022**					
Employee	\$4.00*	\$34.72**	\$9.78	\$20.98	\$40.24		
Employee + Spouse	n/a	n/a	\$19.52	\$41.96			
Employee + Child(ren)	n/a	n/a	\$13.16	\$38.96			
Family	\$9.00*	\$86.80**	\$23.40	\$64.28	\$114.39		
Provider Network	In-Network ONLY		In-network ONLY	In-Network ONLY	Delta Dental PPO	Delta Dental Premier	Non-Contracted
Deductible (must be met before benefits are covered)	\$0		\$100/person	\$25/person	\$50 Individual/\$100 Family		
Calendar Benefit Max	Per person		Per person	Per person	Per person		
Maximum amount the benefit will pay in a plan year	\$1,000		\$1,000	\$2,500	\$1,200		
Diagnostic & Preventive	100%		Not covered	Not covered	100%	100%	100%
Routine Evals	2 per year		Not covered	Not covered	2 per year		
Cleanings	2 per year		Not covered	Not covered	2 per year		
Bitewing X-rays	1 set per year		Not covered	Not covered	1 set per year		
Panoramic X-rays	Once every 5 years		Not covered	Not covered	Once every 5 years		
Fluoride	2 per year up to age 19		Not covered	Not covered	2 per year up to age 19		
Basic	See specific services		See specific services	See specific services	See specific services		
Fillings	100%		Not covered	Not covered	100%		
Extractions (non-surgical)	90%		Not covered	Not covered	100%		
Local Anesthesia	80%		50%	80%	100%		
Emergency Palliative Care	80%		Not covered	Not covered	100%		
X-rays (limited)	100%		Not covered	Not covered	100%		
Oral Surgery	Not covered, but may be covered under medical plan		50%	80%	Any oral surgery claims should go to the medical carrier first and then to Delta as a secondary payer		
Major/Restorative	See specific services		See specific services	See specific services	See specific services Coverage amount listed applies after deductible		
Implants	Not covered		50%	80%	80%		
Crowns			50%	80%	80%		
Bridges			50%	80%	80%		
Dentures			50%	80%	80%		
Endodontic			50%	80%	100%		
Periodontic	100% Limited to Periodontal Maintenance		Does not apply to Periodontal Maintenance which is covered under the Uniform benefit or Preventive Plan	Does not apply to Periodontal Maintenance which is covered under the Uniform benefit or Preventive Plan	100% after deductible		
Dental Waiting Period	None		None	None	None		
Claim Filing Timeline	15 months		15 months	15 months	15 months		
Orthodontia	50% (under 19 only)		Not covered	50% (Regardless of age)	50% (any age)		
Ortho Lifetime Max	\$1,500		Not covered	\$1,500 (in addition to Uniform Dental)	\$2,000		
Ortho Waiting Period	None		Not covered	None	None		
Website	deltadentalwi.com/state-of-wi		deltadentalwi.com/state-of-wi	deltadentalwi.com/state-of-wi	deltadentalwi.com		

Supplemental DeltaVision –2023

- Coverage effective 1st of month following receipt of application
- DeltaVision network
 - <https://eyedoclocator.eyemedvisioncare.com/member/en?networkSetId=1166&networkDDDisabled=true>
- If enrolled in State health insurance:
 - HMO – One preventive eye exam covered with co-pay
 - HDHP – One preventive eye exam applies to deductible; once deductible met, co-pay applies

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

	In-Network Providers	Out-of-Network Providers
Yearly routine exam copay	\$15 / person (covered up to twice a year for children)	Up to \$45 / person
Eyeglasses exam copay	\$15 / person	Up to \$45 / person
Contact lens exam copay	\$40 / person	Up to \$45 / person
Retinal imaging copay	Up to \$39 / person	No coverage
Frames	\$0 copay \$150 allowance* 20% off any cost over \$150	Up to \$70 / person
Lenses benefit frequency per calendar year	12 months	12 months
Frames benefit frequency per calendar year	24 months for adults 12 months for children	24 months
Single vision eyeglasses copay	\$25 / person	Up to \$30 / person
Bifocal vision eyeglasses copay	\$25 / person	Up to \$50 / person
Progressive lenses	Standard: covered in full Premium: \$95 - \$105 Custom: \$150 - \$175	Up to \$50 / person

*\$150 allowance allotted for one transaction per plan year

State Group Life Premiums

	State Group Life
Eligibility	WRS participant
Coverage	Optional
Coverage Limit	EE – Up to 5x annual UWSMPH income
Employee Coverage	Up to 5x annual UWSMPH income
Spouse/Dep Coverage	1 Unit - \$10k spouse, \$5k child 2 Units - \$20k spouse; \$10k child
Offered at Open Enrollment	No
Term Life	Yes
Whole Life	No
Premiums Paid By	UWSMPH & Employee

MONTHLY EMPLOYEE PREMIUMS AND COVERAGE LEVELS (EFFECTIVE APRIL 1, 2023)

Age as of April 1	Basic and Supplemental Rate per \$1,000	Additional Rate per \$1,000	Spouse & Dependent Coverage
Under age 40	\$0.05	\$0.08	One Unit of Coverage: \$2.26 for \$10,000 Spouse and \$5,000 for each child.
40-44	\$0.08	\$0.11	
45-49	\$0.13	\$0.19	
50-54	\$0.20	\$0.31	Two Units of Coverage: \$4.52 for \$20,000 Spouse and \$10,000 for each child.
55-59	\$0.28	\$0.42	
60-64	\$0.38	\$0.57	
65-69	\$0.50	\$0.73	

Physician pays taxes on coverage above \$50,000 per IRS tax regulations

Individual & Family Life Insurance Premiums

	Individual & Family Life
Eligibility	42% appointment or greater
Coverage	Optional
Coverage Limit	Employee \$300k Spouse \$150k Child(ren) \$25k
Employee Coverage	\$5k, \$10k \$15k or \$20k initially; Can increase coverage annually; \$300k max coverage
Spouse/Dep Coverage	Spouse \$5k or \$10k initially Child(ren) \$2,500 or \$5k
Offered at Open Enrollment	No Special Enrollment to increase coverage
Term Life	Yes
Whole Life	No
Premiums Paid By	Employee

MONTHLY PREMIUMS AND COVERAGE LEVELS

EMPLOYEE'S AGE (as of January 1)	EMPLOYEE				SPOUSE / DOMESTIC PARTNER (based on employee's age)	
	\$5,000	\$10,000	\$15,000	\$20,000	\$5,000	\$10,000
27 or less	\$0.12	\$0.23	\$0.35	\$0.46	\$0.18	\$0.36
28-30	0.13	0.25	0.38	0.50	0.20	0.40
31-33	0.16	0.32	0.48	0.64	0.25	0.50
34-36	0.19	0.37	0.56	0.74	0.30	0.59
37-39	0.23	0.45	0.68	0.90	0.36	0.72
40-42	0.34	0.68	1.02	1.36	0.54	1.08
43-45	0.54	1.08	1.62	2.16	0.86	1.71

Refer to hr.wisc.edu/benefits/individual-and-family-group-life-insurance/ for additional employee, spouse and dependent children premiums.

UW Employees Inc. Life Insurance

	UW Employees, Inc Life
Eligibility	42% appointment or greater
Coverage	Optional
Coverage Limit	\$7k-\$33k coverage (based on age)
Employee Coverage	\$7k-\$33k coverage (based on age)
Spouse/Dep Coverage	None
Offered at Open Enrollment	No
Term Life	Yes
Whole Life	No
Premiums Paid By	Employee

The level of Group Term Life Insurance coverage you are eligible to elect, and your monthly cost, is determined by your current age.

2022 MONTHLY PREMIUMS AND COVERAGE LEVELS

AGE AS OF JANUARY 1	BENEFIT AMOUNT	PREMIUM
Under 35	\$33,000	\$0.74
35-39	\$28,000	\$0.96
40-44	\$25,000	\$1.20
45-49	\$18,000	\$1.50
50-54	\$15,000	\$1.80
55-59	\$13,000	\$2.86
60-64	\$12,000	\$3.26
65 and over	\$7,000	\$2.26

UIA Life Insurance

	UIA Life
Eligibility	42% appointment or greater
Coverage	Required
Coverage Limit	\$3,400-\$101,000 (based on age)
Employee Coverage	\$3,400-\$101,000 (based on age)
Spouse/Dep Coverage	None
Offered at Open Enrollment	No
Term Life	Yes
Whole Life	No
Premiums Paid By	UWSMPH & Employee

All eligible Faculty, Academic Staff, and Limited Appointees are automatically enrolled in UIA (min monthly salary threshold of \$2,952 for 2023 plan year).

Eligibility reviewed annually based on active employment as of January 1. If employment starts after January 1, will be enrolled the following year.

Premium: Annual \$38.40 (CY23) premium deducted from January 1A payroll (January 26, 2023).

COVERAGE LEVELS

Coverage level is based on your age as of January 1 each year.

AGE	BENEFIT AMOUNT	AGE	BENEFIT AMOUNT
Under 28	\$101,000	49-51	\$22,600
28-30	98,100	52-54	17,200
31-33	90,900	55-57	13,100
34-36	78,900	58-60	10,300
37-39	65,000	61-63	8,200
40-42	50,900	64-66	6,100
43-45	39,100	67-69	4,500
46-48	30,000	70+	3,400

Accidental Death & Dismemberment

	Accidental Death & Dismemberment
Eligibility	42% appointment or greater
Coverage	Optional
Coverage Limit	Up to \$500,000
Employee Coverage	Up to \$500,000
Spouse/Dep Coverage	Spouse 50-60% of employee coverage level (depends on who is covered by family plan); Child 15-20%
Offered at Open Enrollment	Can enroll/drop at anytime
Term Life	n/a
Whole Life	No
Premiums Paid By	Employee

AD&D offers insurance in the event of an accidental death or dismemberment for you, your spouse or domestic partner, and eligible children

Benefit Levels and Premiums

Active Employees may select one of the Benefit Amounts listed below*. Your dependents will be covered for a percentage of the Benefit Amount you select, subject to the maximums indicated in the "Benefit Levels for Your Covered Dependents" section below. Premium amounts listed below are effective January 1, 2019.

Benefit Amounts	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Employee Cost** (Per Month)	\$.73	\$1.45	\$2.90	\$4.35	\$5.80	\$7.25	\$8.70	\$10.15	\$11.60	\$13.05	\$14.50
Family Cost** (Per Month)	\$1.10	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00	\$13.20	\$15.40	\$17.60	\$19.80	\$22.00

Accidental Death & Dismemberment Cont.

Overview of Coverage and Benefits:

Coverages:

- 24/7 Accident Protection
- Optional Dependent Coverage

Dismemberment Schedule (% Princ. Sum to \$500K):

- Both hands or both feet: 100%
- One hand and one foot: 100%
- One hand or One foot plus sight of one eye: 100%
- Sight of both eyes: 100%
- Speech and hearing: 100%
- Speech or hearing: 50%
- One hand; one foot; or sight of one eye: 50%
- Thumb and index finger same hand: 25%

Covered Loss of Use of:

- Four Limbs: 150%
- Three Limbs: 75%
- Two Limbs: 66 2/3%
- One Limb: 50%

Additional Benefits:

- Additional Dismemberment Benefit for Children
- Car Jacking Benefit
- Continuation of Insurance Benefit
- Day Care Benefit
- Hearing Aid or Prosthetic Appliance Benefit
- Higher Education Benefit

Additional Benefits, continued:

- Home Alteration & Vehicle Modification Benefit
- Natural Disaster Benefit
- Seat Belt/Air Bag Benefit
- Spouse Retraining Benefit
- Surviving Spouse Benefit
- Therapeutic Counseling Benefit
- Travel Assistance Benefit
- Identity Theft (Effective January 1, 2019)
- Critical Burn Benefit (Effective January 1, 2019)
- Rehabilitation Benefit (Effective January 1, 2019)

Accidental Death & Dismemberment Cont.

Do you have a visa which requires Medical Evacuation & Repatriation?

Consider enrolling in this plan to satisfy those requirements.

Medical Repatriation:

Medical repatriation

Once you have sufficiently recovered from an illness or injury to travel in a non-scheduled commercial air flight or regularly scheduled air flight with special equipment and/or personnel, we will arrange and, if covered by your policy, cover the cost of your transportation to your principal residence or the country where you are currently assigned.

Return of remains

In case of death, Zurich Travel Assist will provide for the local preparation of the body to return the remains for burial, including travel clearances, authorizations and standard shipping container to its country of destination.

Securian Accident Insurance

Provides a cash payment to help cover out-of-pocket expenses regardless of any other insurance coverage. Beginning January 1, 2023, cash payment amounts for most claims will increase. This plan does not disqualify you for HDHP or traditional medical coverage.

Coverage Includes

- Concussions
 - Dislocations
 - Lacerations
 - Fractures
 - X-rays
 - Emergency care
 - Hospitalization
 - Surgeries
 - Follow-up care
 - Support care
 - Accidental death & dismemberment (up to \$100,000)
- New for 2023!
- Surgical anesthesia
 - Joint replacement
 - Home or vehicle modification allowance

And many other medical and support benefits including identity theft protection.

No Health Questions

All coverage is guaranteed at initial eligibility, qualified family status changes, and annual enrollment. You do not need state group health insurance to be eligible for the accident plan.

Monthly Premium

Individual	Individual + Spouse	Individual + Child(ren)	Family
\$4.38	\$6.26	\$8.44	\$12.32

Life Insurance Summary – UWMF

	Group Life	Spouse Supplemental Life	Dependent Life
Eligibility	50% appointment	50% appointment	50% appointment
Coverage	Required	Optional	Optional
Coverage Limit	\$500k	\$50k (\$10/mo) \$100k (\$20/mo)	\$10k spouse/DP \$5k per child
Employee Coverage	Yes	No	No
Spouse/Dep Coverage	No	Yes (Spouse/DP only)	Yes
Offered at Open Enrollment	n/a	No	Yes
Term Life	Yes	Yes	Yes
Whole Life	No	No	No
Premiums Paid By	UWMF	Employee	Employee
VEBA Option	Yes – tax savings	No	No



Group Life Insurance

- Automatic Enrollment
- \$500K group term life policy
- Coverage begins on date of hire
- Decreasing-term policy. Includes Accident Death and Dismemberment. Accidental Death benefit provides an additional \$500K in benefit.
- Physician pays taxes on coverage above \$50,000 per IRS tax regulations
- Optional: Voluntary Employee Benefit Association (VEBA) is available to reduce the taxable benefit. Physicians pays premium through payroll deduction. Physician pays taxes, but often at a lower rate.
 - MUST complete election to enroll in or waive VEBA option (default is waive)

Group Life Insurance – VEBA Option

- Issue: The IRS requires individuals (UWMF physicians) to pay income tax on value of life insurance coverage in excess of \$50,000. The IRS published tax rates can create a significant tax liability for Physicians.
- Solution: Separate Life Insurance into a base of \$50k through UWMF and additional \$450k through VEBA.
- By electing the VEBA option, tax liability can be reduced as shown in chart* below:

* To reduce the Physician tax liability, UWMF offers the option to separate the life insurance into a base of \$50,000 through UWMF and an additional \$450,000 through a Voluntary Employee Benefit Association (VEBA). By electing the VEBA option, the tax liability can be reduced as shown in the chart below. Please note the amounts in the chart are *estimates* based on a 30% tax rate.

Age	IRS Taxable Benefit Option			2023 VEBA Option			
Age Band	Rate per \$1,000	W-2 Income ⁽²⁾	W-2 Tax ⁽³⁾	Rate per \$1,000	W-2 Income ⁽²⁾	W-2 Tax ⁽³⁾	Monthly Deduction ⁽⁴⁾
		UWMF Annual Premium	Estimated Physician Annual Tax		UWMF Annual Premium	Estimated Physician Annual Tax	
29-34	\$0.08	\$ 432	\$ 130	\$0.029	\$ 157	\$ 47	\$ 13.05
35-39	\$0.09	\$ 486	\$ 146	\$0.029	\$ 157	\$ 47	\$ 13.05
40-44	\$0.10	\$ 540	\$ 162	\$0.035	\$ 189	\$ 57	\$ 15.75
45-49	\$0.15	\$ 810	\$ 243	\$0.064	\$ 346	\$104	\$ 28.80
50-54	\$0.23	\$1,242	\$ 373	\$0.106	\$ 572	\$172	\$ 47.70
55-59	\$0.43	\$2,322	\$ 697	\$0.191	\$1,031	\$309	\$ 85.95
60-64	\$0.66	\$3,564	\$1,069	\$0.261	\$1,409	\$423	\$117.45
65-69 ⁽⁵⁾	\$1.27	\$4,465	\$1,340	\$0.339	\$1,830	\$549	\$152.55
70 -74 ⁽⁶⁾	\$2.06	\$5,018	\$1,505	\$0.431	\$2,327	\$698	\$193.95
75 -80 ⁽⁷⁾	\$2.06	\$3,337	\$1,001	\$0.431	\$2,327	\$698	\$193.95

Accident Insurance, Critical Illness Insurance, Hospital Indemnity Insurance

- Coverage effective 1st of the month following one full month of employment

Accident Insurance

- If injured, can help pay for medical deductibles, daycare, student loans, gas and other everyday expenses.
- Receive a set dollar amount based on type of injury and enrollment level.
- 2 plans offered (payment amounts differ)

Critical Illness Insurance

- For covered illnesses, receive funds to help pay everyday expenses health insurance doesn't cover if you or family member get sick (deductibles, rent, groceries, childcare and other expenses)
- Coverage amounts of \$10,000, \$20,000, \$30,000 or \$40,000. Benefit amount based on illness and % of coverage amount.
- Spouse can have up to same amount of coverage as employee. Child insurance is automatic with employee enrollment. Separate premium not required.
- Age banding is based on employee age.

Hospital Indemnity Insurance

- If you or family member is hospitalized receive lump sum to help pay bills not paid by health insurance (deductibles, childcare, rent and other life expenses)
- Receive a set dollar amount based on type of confinement and enrollment level.
- 2 plans offered (payment amounts differ)

Critical Illness Attained Age Rates¹

	Basic	Enhanced
Employee	\$9.57	\$13.32
Employee + Spouse	\$15.07	\$20.98
Employee + Child(ren)	\$16.01	\$22.30
Family	\$25.18	\$35.06

Age Band ²	Monthly Rates per \$1,000	
	Employee ³	Spouse
<25	\$0.44	\$0.31
25-29	\$0.54	\$0.42
30-34	\$0.69	\$0.55
35-39	\$0.88	\$0.73
40-44	\$1.16	\$1.00
45-49	\$1.67	\$1.50
50-54	\$2.16	\$2.12
55-59	\$2.72	\$2.84
60-64	\$3.60	\$3.93
65-69	\$4.75	\$5.33
70-74	\$6.23	\$6.86
75-79	\$7.89	\$8.66
80+	\$9.91	\$10.71



	Basic	Enhanced
Employee	\$17.31	\$30.35
Employee + Spouse/DP	\$32.23	\$56.37
Employee + Child(ren)	\$31.55	\$54.93
Family	\$48.83	\$85.03

Life Insurance Options

- Decision Points & Questions to Ask:
 - How much life insurance do you need?
 - Do you have outside policies?
 - Some are Mandatory/Automatic Enrollment
 - UWSMPH – UIA Life Insurance
 - UWMF – Group Life Insurance
 - Some are Optional
 - If you don't enroll when first eligible, future enrollments may be contingent upon completing Evidence of Insurability (medical underwriting)

Disability Insurance – ICI



What is Income Continuation Insurance?

- ICI is a voluntary income replacement program
- It can cover employees for short-term and long-term disabilities

12
months
or less

Short-term disability
(first twelve months)
claimant must be unable
to perform the duties of
their job

12+
months

Long-term disability
Claimant must be
unable to engage in any
“substantially gainful activity” for
which they are reasonably qualified

- ICI benefits will be reduced (offset) by income from other sources

Benefit amount is 75% of average monthly earnings

Standard Coverage

Covers annual salaries
up to \$64,000
(maximum benefit of \$4,000/month)

Supplemental Coverage

Covers annual salaries
between \$64,000 and
\$120,000
(maximum benefit of \$7,500/month)

Disability Insurance – ICI

- Decision 1 – Do you Want to Enroll in ICI?
 - ICI is based on UWSMPH salary only
 - Must enroll within 30 days of employment
- Decision 2 – Start Date of Benefit
 - 1st of the month following date of hire = Physician pays full premium
 - Defer for 12 months = Employer contribution towards premium begins
- Decision 3 – Elimination/Waiting Period
 - Cost is based on Elimination/Waiting Period selected and Annual Base UWSMPH salary
 - Physician chooses waiting period of 30, 90, 125, or 180 days before benefits are payable
- Decision 4 – No Cost Option
 - No cost option: 180 elimination period + defer 1st 12 months
 - Must enroll within first 30 days of hire
 - Deferred enrollment is effective after 1 year of employment
 - Have 180-day elimination/waiting period
 - Must still complete enrollment application within 30 days of appointment date

Disability Insurance

Long Term Disability

- Mandatory coverage
- Applies to UWMF income.
- Automatic enrollment. Coverage begins on date of hire.
- UWMF salary is covered at 66 2/3%. 90-day waiting period.
- Non-taxable income
- Occupation specific coverage
- Physician pays monthly premium. Cost is \$0.955 per \$100 of payroll per month

Disability Insurance – Wraps

- Provided through Guardian (administered by Arthur J Gallagher)
- Annual enrollment periods – New Hire/New Eligibility 10/2/22 to 10/1/2023 will be contacted by Guardian via email in Oct/Nov 2023 to complete enrollment
- Annual enrollment periods – New Hire/New Eligibility 10/2/23 to 10/1/2024 will be contacted by Guardian via email in Oct/Nov 2024 to complete enrollment
 - More information will be provided at that time, along with instructions for completing the online enrollment
 - Effective date is 1st of the year following the enrollment period

Basic (Mandatory Enrollment)

- Must have 75% appointment or greater to be eligible
- Provides an additional \$1,000 in benefit per month for new hires
- 360-day waiting period
- Occupation specific coverage, which discontinues at age 67
- Physician pays monthly premium; cost is based on age and income
- Provided through Guardian (administered by Arthur J Gallagher)

Supplemental (Optional Enrollment)

- Must have 75% appointment or greater to be eligible
- Provides up to an additional \$5,000 in benefit per month; 90-day waiting period
- Occupation specific coverage, which discontinues at age 67
- Physician pays monthly premium; cost is based on age and income
- Intended to be a bridge with ICI (UWSMPH)

Retirement - WRS

Wisconsin Retirement System (WRS)

- Required 2023 contribution is 13.6% of your gross earnings
 - 6.8% employee share
 - 6.8% employer share
- Employee share is deducted on a pre-tax basis. Pre-tax salary reduction defers income taxes
- Five-year vesting requirement if hired on or after July 1, 2011 and have no WRS credible service prior to July 1, 2011; Vesting is immediate if you have WRS service prior to July 1, 2011
- Retirement income based on years of service, age at retirement, and the average of highest three years of UWSMPH earnings or based on the total cash value of account, whichever is greater.
- Rollovers not accepted

Additional Retirement Options 2023

	WDC/457	Supplemental Retirement Program (SRP) 403b
Pre-Tax	Yes	
Post-Tax (Roth Option)	Yes	Yes
Payroll Options	Flat \$ Amount or %	Flat \$ Amount or %
Vendor Options	One	Two Options: TIAA & Fidelity (eff 1/1/2022)
Annual Limit	Up to IRS Max under age 50 (2023 max \$22,500)	Up to IRS Max under age 50 (2023 max \$22,500)
Catch-Up Contributions	\$6,500 if age 50+ by Dec 31, 2023	\$6,500 if age 50+ by Dec 31, 2023
Enrollment Opportunity	Enroll/Make Changes At Any Time	
Early Withdrawal Penalty if not age 59 1/2	No	Yes
Accepts Rollovers	Yes	
Loans	Loan Services Available	No Loans Offered

Physician Retirement Plan

UWMF Physicians Retirement Plan – 401(a)

- Eligible on date of hire, regardless of appointment percentage
- Annual contribution maximum remains at the IRS maximum of \$66,000 (2023)
 - e.g., \$66,000 on a max compensation amount of \$330,000
 - Based on a maximum percentage of 20% or 25% for 2023
 - Will be updated based on IRS annual maximum
- Contribution based on UWMF salary only
- Vesting is immediate

Physician Retirement Plan Cont.

- Election Request amount is for a 5-year period
 - Current period is 1/1/2022 through 12/31/2026
- One of six contribution levels may be requested: 0%, 5%, 10%, 15%, 20% and 25%
 - Cannot be changed during 5-year period once designated
 - If election request is not completed within deadline, default is 15%
 - Physicians who move from one role to another, or have an appointment % change – no change can be made (ex. Clinical Instructor when originally hired, then moves to a faculty physician position)
 - If physician terminates, and rehires with less than 1 year break, PRP election % will default to prior
- Must complete election request within 7 days of hire date
 - Or within 7 days following 1st of month in which you are first paid, whichever is earlier
 - If having any difficulties preventing you from completing your PRP election, call the HR Service Center at 608-263-6500 (prior to the 7-day window ending)
- Physician Retirement Plan (PRP) does allow pre-tax rollovers from other employer retirement plans and IRAs.

PRP Request Calculation

For each Plan Year, the Employer makes a Retirement Contribution on behalf of each participant equal to the following percentage of Compensation for the Plan year corresponding to the contribution category to which he or she was assigned for that Contribution Cycle Period

Physicians make a 'request' for a percentage that is reviewed/approved by the Retirement Committee

When it's then deducted, formula is as follows in order for it to be viewed as an 'employer' contribution of salary.

PRP Calculation Example

Annual contribution based on IRS maximum income of \$330,000 (2023 maximum)

Example: 15% election request

Max contribution would be $\$330,000 \times 15\% = \$49,500$

This is the max that can be contributed based on a 15% election request; payroll system will cap at this dollar amount

Example: Monthly income of \$15,000; 15% election request

Step 1: $\frac{\$15,000}{1.15} = \$13,043.48$ (adjusted gross salary)

Step 2: $\$13,043.48 \times .15 = \$1,956.52$ PRP contribution monthly (estimated)

Step 3: $\$1,956.52 \times 12 \text{ months} = \$23,478.24$ (annual estimated contribution)

Retirement Plan Summary 2023



- WRS (required-2023)
 - State of WI 6.8%
 - Employee 6.8%
- SRP/403(b) Plans (optional)
 - Max \$22,500 (2023)
- WDC/457 plan (optional)
 - Max \$22,500 (2023)




- Physician Retirement Plan
 - Max \$66,000 (2023)

May enroll in all of the optional plans up to the IRS maximum for each

Retirement Planning Resources

- WDC 457 & SRP 403(b)
 - 1:1 appointments available
 - WDC: <https://hr.wisc.edu/benefits/wdc/>
 - SRP: <https://hr.wisc.edu/benefits/tax-sheltered-annuity-403b/>
 - UW 403(b) Program Enhancements | Employee Benefits (wisconsin.edu)
- Fidelity
 - 1:1 appointments available



Are you making the most of your UW Health Retirement Benefits?

Making time to contemplate the future can be difficult while meeting the day-to-day rigors of a demanding profession, especially when coupled with personal commitments. In order to help facilitate your path to becoming future ready, UW Health is providing resources that can help you be better prepared for retirement.

UW Health has arranged with Fidelity to have a Workplace Financial Consultant meet with you—at no charge to you.

UWHealth

Your Workplace Financial Consultants can help you:

- Review your overall retirement savings portfolio
- Evaluate your investment choices and asset allocation
- Discuss strategies to help protect your assets and future income
- Help identify and direct you to the appropriate resources for college planning and other life events
- Provide access to a broader spectrum of resources, including estate planning education, charitable giving, and more
- Be reached virtually or by phone for flexibility and convenience.

Meet your Workplace Financial Consultants

 **Bob Intoccia**

 **Sasha Heathman**

Schedule a Complimentary One-on-One Appointment



Please consider having relevant account statements and any paperwork handy to help address your questions and needs during your consultation. Spouses or partners are also invited to attend.

To schedule:

- Call **800-642-7131***
- Visit fidelity.com/schedule
- Text **TALK** to **343898**


SCAN ME

Other Ways to Get Help From Fidelity

-  **Call:** 800-343-0860 Monday through Friday from 8 a.m. to midnight Eastern time to talk with a Fidelity representative
-  **Click:** www.netbenefits.com/uwmfprp
-  **Download:** Fidelity NetBenefits® mobile app from the App Store®, or Google Play™ store
-  **Watch:** A webcast by visiting www.fidelity.com/webcasts
-  **Try:** Fidelity's Planning & Guidance Center by visiting www.fidelity.com/planningcenter

*Monday through Friday from 7 a.m. to 11 p.m. Central time.

Identity Theft Protection



- Identity Theft Protection offered through CyberScout as part of UWSMPH AD&D benefit
- Identity Theft Protection offered as part of Securian Accident benefit option



- Must have a 37.5% appointment or greater to be eligible
- LifeLock
- If you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery
- Physician pays premium
- Deductions are post tax

Long Term Care Insurance



- Long-term care insurance through HealthChoice
- Coverage is medically underwritten
- Physician pays monthly premiums
- May enroll into the plan year-round; Contact 1-800-833-5823



- Not offered

Paid Time Off



- Vacation: 22 (8-hour) days received on day of hire (prorated to FTE and DOH). Carryover allowed for up to one fiscal year. Future allocation given on July 1 in subsequent years.
- Sick Time: 22 (8-hour) days received on day of hire (prorated to FTE). After 18 months of employment, employee receives additional 8 hours per month (prorated to FTE). Unused sick leave may be used at retirement to pay health insurance premiums. No accrual or carryover limits.
- All Paid Time Off is available through the UWSMPH and covers the UWSMPH salary only for time away from the office.



- Paid Time Off is not offered to cover the UWMF salary
- Please discuss with your Department Administrator for further details

Holidays



- Nine (8-hour) legal holidays
- Annual (12 month) appointments also receive 36 hours of personal holiday time per year (prorated for part-time)
- Receive credit for working Legal Holidays



- Paid Time Off is not offered to cover the UWMF salary
- Please discuss with your Department Administrator for further details

Family Medical/Parental Leave



- Prior to 12 months and FMLA eligibility, an employee can request leave of absence
- FMLA: After 12 months of service, 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 for UW salary only
- Parental leave



- Submit through UWSMPH, will honor same approval
- Physician Parental leave Benefit (paid time)
 - May be taken for the birth or adoption of a child, or placement of a foster child
 - No waiting period. Eligible as of date of hire.
 - Must be .5 FTE or greater
 - Payment for Parental Leave is 100% of physician's monthly UWMF salary
 - \$5,000 max weekly benefit / \$30,000 max benefit for a 6-week period
 - Remainder unpaid by UWMF

Military Leave



- Job protected leave for active duty or required field training
- May take unpaid leave for periods of 30 days per year



- Submit through UWSMPH, will honor same approval

Professional Liability (including Malpractice Ins)



- Per occurrence-based coverage
- Premiums paid by employer
- No PCF contributions required by physician
- Managed by UW Risk Management



- Managed by UW Risk Management

CME Allowance



- Per Department Policy



- Annual professional business expense allowance provided according to UW Health Professional Business Expense Guidelines
- Allowance Timeframe: July to June
- New faculty will have the allowance amount pro-rated to their start date. Use nearest half month to determine the amount of allowance.
- Allowance is \$4,000 prorated to start date (.2 FTE or greater); Amount is prorated for less than .2 FTE
- Physician may carry over 50% of the annual allowance into the next fiscal year
- Expenses associated with licensing, privileging and other costs required for clinical practices are paid by UW Health

Additional Benefits



- Wellness Program
- Use of UW Athletic Facilities through Rec Sports
- 529 College Plan - EdVest
- Employee Assistance Office and Life Matters (24/7 access including training and brown bag sessions)
 - Call 608-263-2987 and/or email eao@mailplus.wisc.edu
- Ombuds Program
- Pay with your WisCard for 5% discount at Babcock Dairy Store, WI Union dining or UW Housing Dining; 5% discount to University Bookstore.



- Recognition Tools
- Corporate Discounts
- Cashless Convenience
- Wellness Program
- Information available on U-Connect

UWMF Navigation 1 of 7

- <https://home.uwhealth.wisc.edu/>
- U-Connect for Everyone
- Quick Links > Oracle Cloud



The screenshot shows the U-Connect portal interface. At the top, there is a navigation bar with links for Help, Directory, Paging, Policies, and SharePoint. A search bar labeled "SEARCH U-CONNECT" and a "LOG IN" button are also present. Below this is the "U-Connect" logo and a series of menu items: Clinical Hub, Departments & Programs, Growth & Development, Inside UW Health, Pay & Benefits, and Quick Links. The "Quick Links" menu item is highlighted with a red box. Below the navigation bar is a "FIND QUICK LINKS" search bar. Underneath, there are two sections: "GENERAL LINKS" and "CLINICAL LINKS". In the "GENERAL LINKS" section, the "Oracle Cloud" link is highlighted with a red box. Other links in the "GENERAL LINKS" section include CaterTrax Online Order Form, HR Help Desk, KLAS Survey, Cisco Finesse, and Oracle Cloud - Enterprise Planning. The "CLINICAL LINKS" section includes AllScripts, Ambulatory Hand Hygiene Online Form, Epocrates, Facts & Comparisons eAnswers, Health and Nutrition Facts, PolicyTech, PowerScribe Radiologist Portal, and Primary Care.

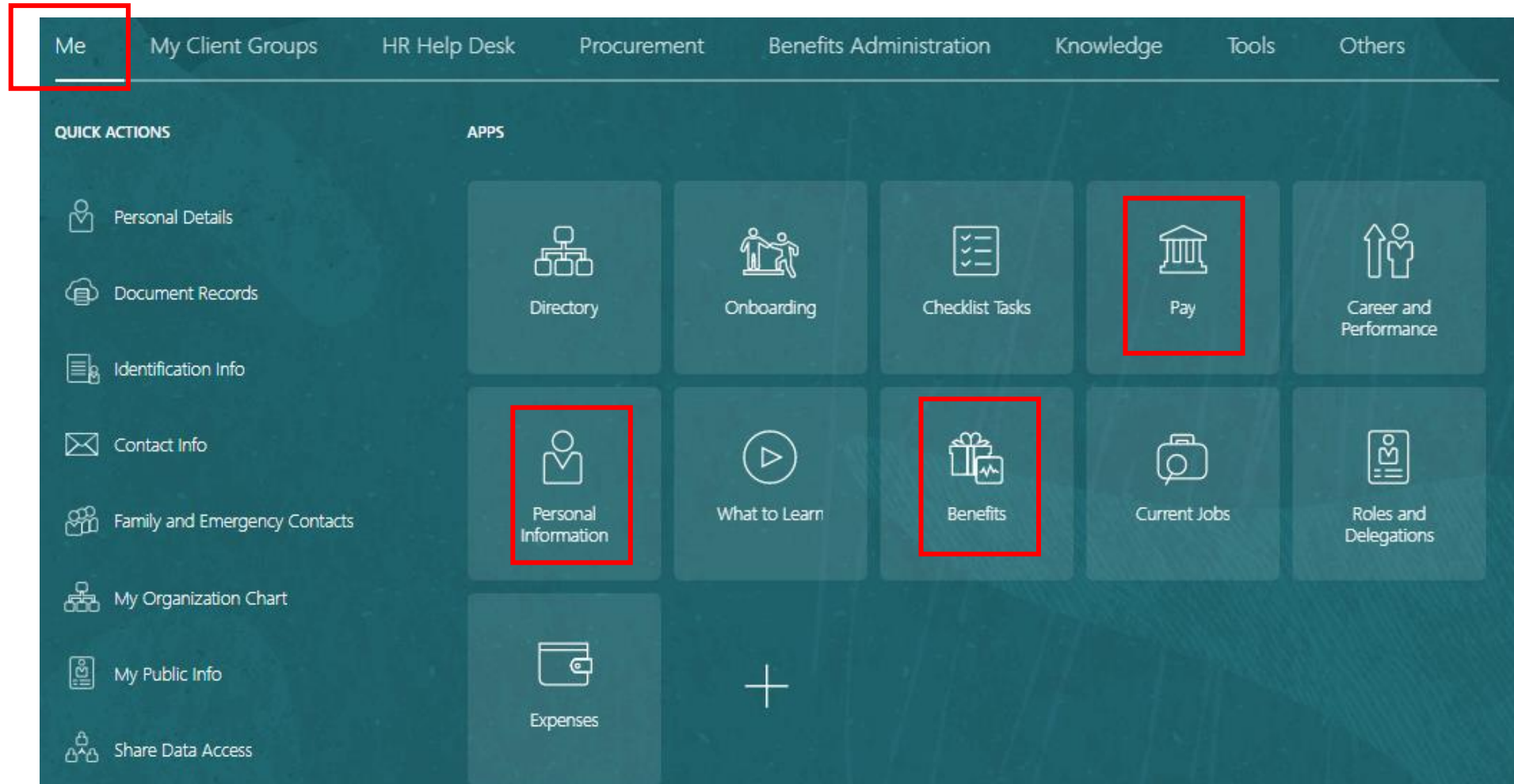
UWMF Navigation 2 of 7

- If you ever get this screen, always click on “Company Single Sign-On”
- If needed, you will then be asked for your UW Health username/password



UWMF Navigation 3 of 7

Oracle Cloud > Me



The screenshot displays the Oracle Cloud user interface. At the top, a navigation bar contains several tabs: 'Me', 'My Client Groups', 'HR Help Desk', 'Procurement', 'Benefits Administration', 'Knowledge', 'Tools', and 'Others'. The 'Me' tab is highlighted with a red box. Below the navigation bar, the main content area is divided into two sections: 'QUICK ACTIONS' on the left and 'APPS' on the right. The 'QUICK ACTIONS' section lists various user-related tasks such as 'Personal Details', 'Document Records', 'Identification Info', 'Contact Info', 'Family and Emergency Contacts', 'My Organization Chart', 'My Public Info', and 'Share Data Access'. The 'APPS' section features a grid of application tiles, each with an icon and a label. The tiles include 'Directory', 'Onboarding', 'Checklist Tasks', 'Pay', 'Career and Performance', 'Personal Information', 'What to Learn', 'Benefits', 'Current Jobs', 'Roles and Delegations', and 'Expenses'. Three specific tiles are highlighted with red boxes: the 'Me' tab in the navigation bar, the 'Pay' tile in the 'APPS' grid, and the 'Personal Information' tile in the 'APPS' grid.

Me My Client Groups HR Help Desk Procurement Benefits Administration Knowledge Tools Others

QUICK ACTIONS

- Personal Details
- Document Records
- Identification Info
- Contact Info
- Family and Emergency Contacts
- My Organization Chart
- My Public Info
- Share Data Access

APPS


- Directory
- Onboarding
- Checklist Tasks
- Pay
- Career and Performance
- Personal Information
- What to Learn
- Benefits
- Current Jobs
- Roles and Delegations
- Expenses


UWMF Navigation 4 of 7


Pay: Direct Deposit and Tax Withholding


Oracle Cloud > Me > Pay


Pay: Direct Deposit and Tax Withholding


**Document Delivery Preferences**
Set up preferences for delivering documents.


**My Payslips** ★
View, print, download and search current and past payslips, which contain gross pay, net pay, taxes and other information.

**Payment Methods** ★
Define and prioritize salary payments details, such as payment type, payment amount and bank accounts details.

**Year-End Documents**
View, print, download and search year-end documents for current or prior tax years.

**Tax Withholding** ★
Go here to update your federal and state income tax withholding. Check this information when your personal or financial situation changes.


**New Starter Declaration**
Manage your new starter declaration.

**Social Security Accounts**
View employee and employer accounts related to social security management.

NOTE: You will receive a separate W-2 from each UWSMPH and UWMF. Default is to have it available electronically.

UWMF Navigation 5 of 7

Pay: Direct Deposit and Tax Withholding

- Payment Methods = Direct Deposit
 - Click 
 - Bank = Banks located in US
 - Bank Branch = Enter Bank Routing Number, your bank info will then populate

Bank Accounts

*Account N

*Account

*Bank Branch

*Routing Number

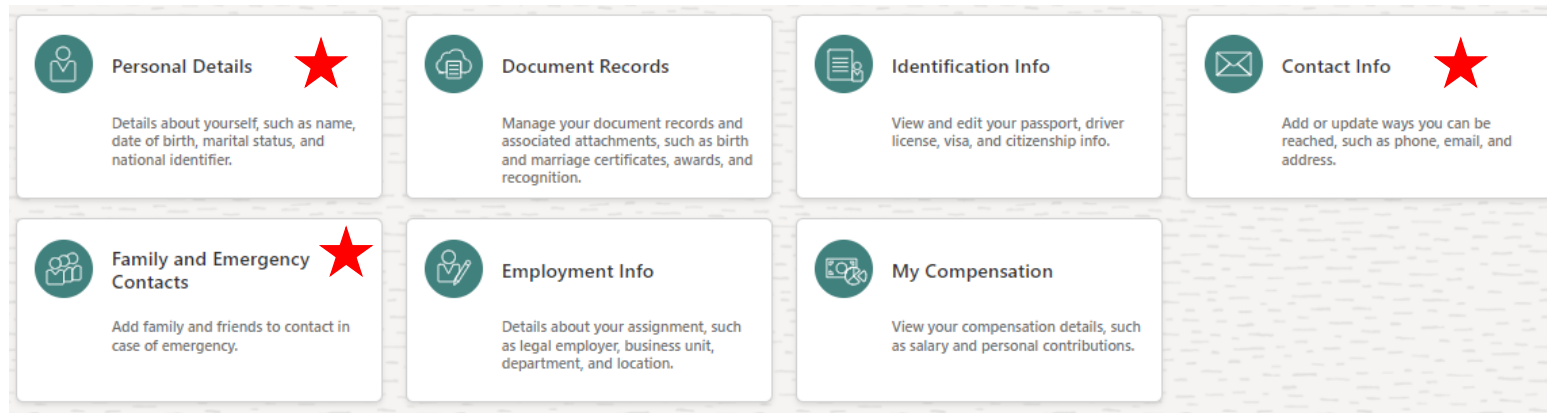
Enter your bank routing number to find your bank branch

- Tax Withholding
 - IRS changed Federal; no longer allowances
 - U-Connect > Payroll > Tax Reference Guide

UWMF Navigation 6 of 7

Personal Information: Address, phone, etc

Oracle Cloud > Me > Personal Information



Personal Details:

Ethnicity, Marital Status, Vet Self-Identification, Disability Info

Contact Info:

Home/Mobile and Work Phone, Home Address

Family and Emergency Contacts:

Emergency Contacts, Add in All Dependents & Beneficiaries (before you get to enrolling in your benefits and they will all be there)

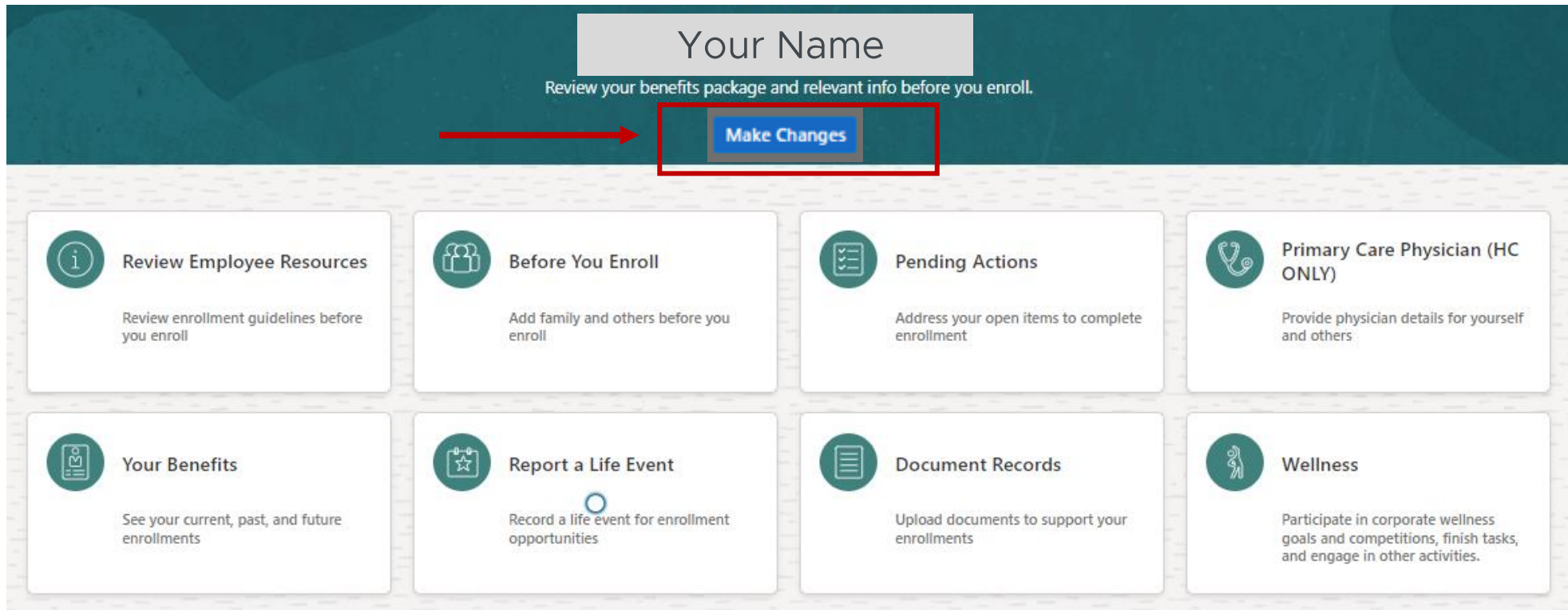
UWMF Navigation 7 of 7

Benefits > Make Changes (enrollment)

Oracle Cloud > Me > Benefits > Make Changes

One you start clicking on this page 48-hour window begins

Call HRSC if still within 30 days and desire to make changes



Your Name

Review your benefits package and relevant info before you enroll.

[Make Changes](#)

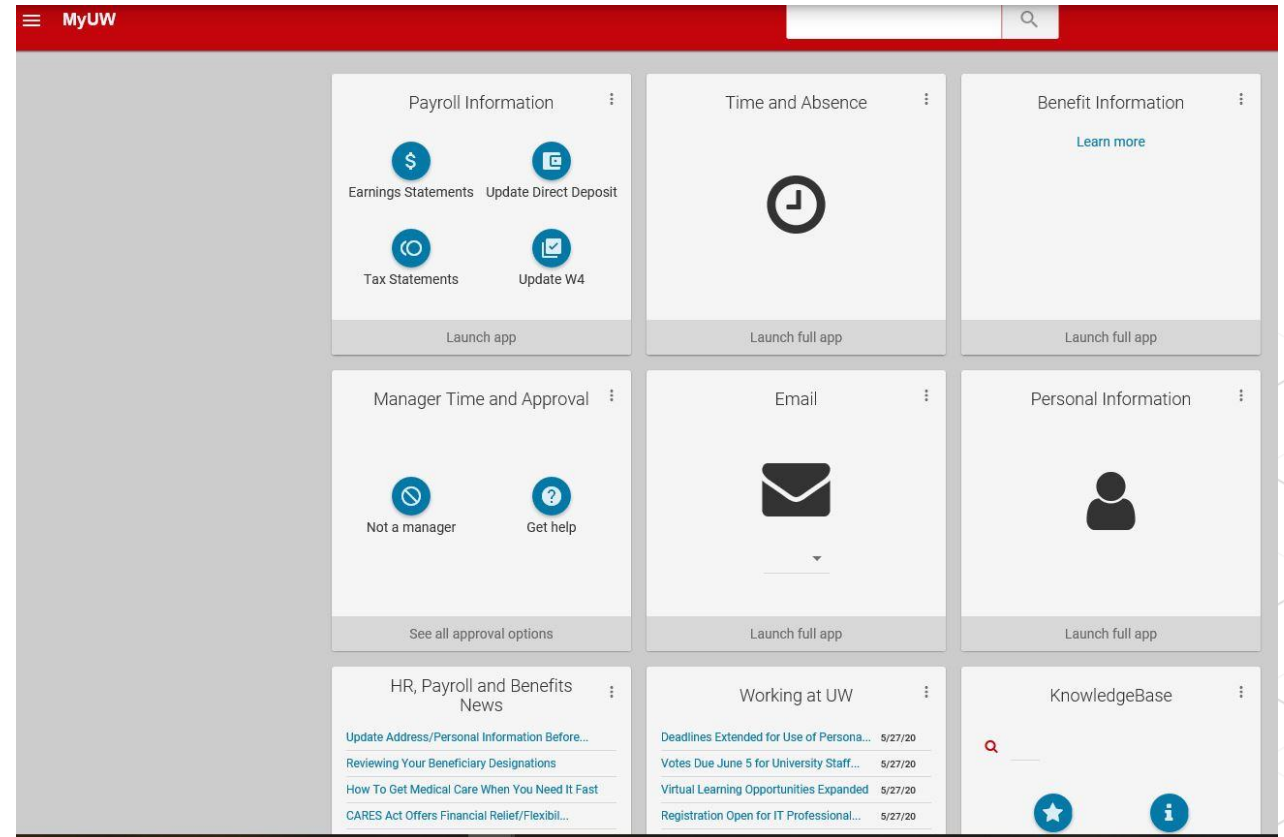
- Review Employee Resources**
Review enrollment guidelines before you enroll
- Before You Enroll**
Add family and others before you enroll
- Pending Actions**
Address your open items to complete enrollment
- Primary Care Physician (HC ONLY)**
Provide physician details for yourself and others
- Your Benefits**
See your current, past, and future enrollments
- Report a Life Event**
Record a life event for enrollment opportunities
- Document Records**
Upload documents to support your enrollments
- Wellness**
Participate in corporate wellness goals and competitions, finish tasks, and engage in other activities.

UWSMPH Navigation 1 of 6

Main MyUW Navigation Page

Go to
<https://my.wisc.edu>

Log-in with your
NetID to the MyUW
Portal

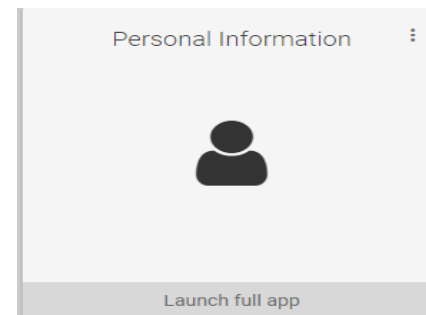


UWSMPH Navigation 2 of 6

Personal Information

Personal Information:

- You will see tabs down the left side, please take a look at each one and update/make changes where necessary. The main tabs to complete:
 - Verify your Address/Make changes is necessary
 - Emergency Contacts
- Do not update
 - Marital Status



UWSMPH Navigation 3 of 6

Payroll

Payroll:

Go to <https://my.wisc.edu>

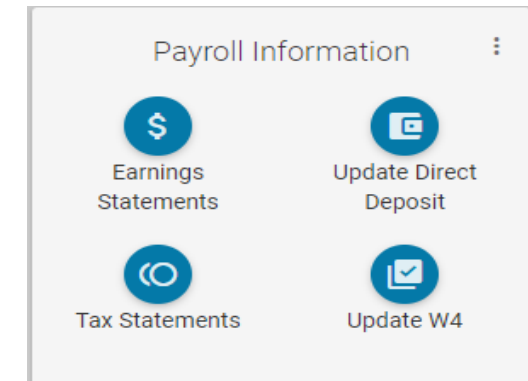
Log-in with your NetID to the MyUW Portal

Go into Direct Deposit and/or W4

Federal Tax Calculator:

<https://www.irs.gov/individuals/tax-withholding-estimator>

Tax Statements: UWSMPH employees have option to receive W-2 via mail to their home address OR electronically through the Tax Statements Portal under Payroll Information.



If you experience an issue viewing your statements,

Earnings Statements

Tax Statements

Consent to receive W-2 electronically

Consent to receive 1095-C electronically

Year

Statement

2018 and later

W-2 forms

2018 and later

1095-C forms

UWSMPH Navigation 4 of 6

Benefit Information

Benefit Information:

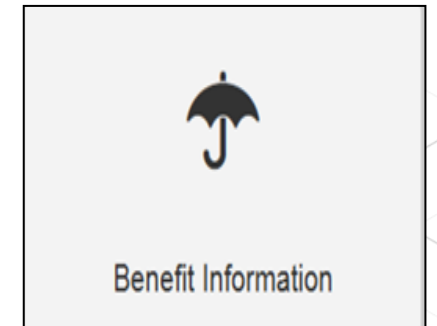
Go to <https://my.wisc.edu>

Log-in with your NetID to the MyUW Portal

Go to your benefits module

or

<https://hr.wisc.edu/benefits/new-employee-benefits-enrollment/online-enrollment/>



UWSMPH Navigation 5 of 6

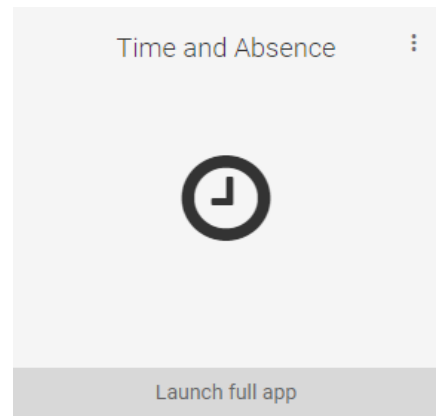
Time and Absence

Time and Absence:

Go to <https://my.wisc.edu>

Log-in with your NetID to the MyUW Portal

- Here you will request Absences and see your balances



UWSMPH Navigation 6 of 6

Request the type of absence:

No Leave Taken

Personal Holiday

Must be used by June 30 each fiscal year or it will be lost

Legal Holiday

Must be used by June 30 each fiscal year or it will be lost

Sick Leave

Continues to accrue

Leave entries must be made when taken

Entry must be made each pay period

To avoid the annual Sick Leave Reduction, all leave must be entered prior to June 30

Final Reminders Before You Leave Today



Complete Online Enrollments (MyUW):

- UWSMPH Tax Withholding
- UWSMPH Direct Deposit
- Benefit enrollment



Complete Online Enrollments (Oracle Cloud):

- UWMF Tax/Direct Deposit
- New Physician Personal Information
- PRP Election Request
- Benefits enrollment
- Fidelity Investment Election/Beneficiary

HAVE ADDITIONAL QUESTIONS?

Benefits team members – UWSMPH and UWMF – will be in the room until end time
Have further benefit questions - contact one of the following:

UWSMPH

Payroll & Benefits Specialist
as noted in appointment letter

UWMF

HR Service Center
608-263-6500 or Fax 608-263-5778
Submit an HR Help Desk Request (U-Connect >
Quick Links > HR Help Desk)

Questions

