

FREQUENTLY ASKED QUESTIONS

Physician New Hire Benefits

1. How will my benefits (i.e., health insurance, etc.) be impacted by dual employment?

As you are dually employed, you are offered benefits through both UWSMPH and UWMF. A UWSMPH & UWMF Benefits Summary Comparison is available for your review.

2. When will my health, dental, vision, life, and disability benefits begin?

The effective dates of coverage for plans under each UWSMPH and UWMF will vary based on the benefit.

UWSMPH Benefit	UWSMPH Effective Date
Health & Uniform Dental	1 st of the month on or after date of hire
Dental Wisconsin	1 st of the month on or after date of hire
EPIC Benefits+	1 st of the month on or after date of hire
VSP Vision Insurance	1 st of the month on or after date of hire
State Group Life Insurance	1 st of the month following 30 days from date of hire
State Group Life Insurance Spouse/Dependent	1 st of the month following 30 days from date of hire
Individual & Family Life Insurance	1 st of the month following 30 days from date of hire
UW Employees, Inc. Life Insurance	1 st of the month following 30 days from date of hire
Accidental Death & Dismemberment Insurance (AD&D)	1 st of the month following 30 days from date of hire (or 1 st of month following receipt of application if enrolling outside 30 day new hire enrollment window)
University Insurance Association Life Insurance	Coverage is effective January 1, for coverage January 1 to December 31. If employment starts after January 31, must wait until the following year for enrollment.
Income Continuation Insurance (ICI)	Must enroll within 30 days from date of hire but may select to have coverage begin either the first of the month following date of hire without employer premium contribution or the first of the month following 12 months of WRS service with employer premium contributions
Healthcare Flex Spending	1 st of the month on or after date of hire upon receipt of application
Dependent Daycare Flex Spending	1 st of the month on or after date of hire upon receipt of application
Securian Accident Plan	1 st of the month on or after date of hire
WRS Retirement	Date of hire
Optional Retirement -Supplemental Retirement Plan (SRP) 403(b) and/or WDC/457(b)	Effective payroll following date of account setup and receipt of forms
Long-Term Care Insurance	Following medical underwriting process

UWMF Benefit	UWMF Effective Date
Dental	Date of hire
Healthcare Flexible Spending (FSA)	1 st of month following one full month of employment
Health Savings Account (HSA)	1 st of month following one full month of employment
Physician Group Life Insurance	Date of hire
Spouse Life Insurance	Date of hire
Dependent Life Insurance	Date of hire
Long-Term Disability (LTD)	Date of hire
LTD Wraps	Determined by annual enrollment process with vendor following medical underwriting
Physician Retirement Plan	Date of hire
LifeLock Identify Theft Protection	1 st of the monthly following one full month of employment
Long-Term Care Insurance	Following medical underwriting process

3. Can I enroll in flexible spending through both UWSMPH and UWMF?

Yes. Provided you are not enrolled in the High Deductible Health Plan, you can enroll in the healthcare flexible spending through both UWSMPH and UWMF, up to the annual maximum for each.

As Dependent Daycare Flexible Spending is an annual \$5,000 household limit, you are only offered this benefit through your UWSMPH employment.

UWMF: If you are enrolled in a High Deductible Health Plan (HDHP), you do have the option to enroll in the UWMF Combination FSA. If enrolled in the Combination FSA, you may only use funds for non-medical expenses, such as vision and dental expenses, until IRS statutory deductible is met (2022: \$1,400 single/\$2,800 family).

4. If I elect not to take health benefits, is there an incentive program that compensates me for this?

UWSMPH: Plan allows an employee to receive up to a \$2,000 incentive by opting out of state group health insurance coverage. The \$2,000 Opt-Out Incentive is prorated. If elected, it is paid for months you are eligible for the employer contribution towards a health insurance premium. Payments are made on the first two paychecks of the month, distributed evenly over 24 pay periods a year.. Some exclusions apply, including if covered by another state health insurance plan. Please note, to continue to receive the opt-out incentive, you must submit an application during each annual open enrollment period for the following calendar year.

UWMF: As you are not offered health insurance through UWMF, there is no incentive.

5. If I start employment mid-year, is that a major life event that allows me or my spouse to make benefit changes outside of the Open Enrollment cycles of our employers?

If you start employment mid-year, you have 30 days from the date of hire to enroll in benefits. If you do not enroll in benefits within 30 days from the date of hire, you have an opportunity to enroll if you experience a qualifying event, i.e. the gain or loss of other insurance, marriage or divorce, birth or adoption, etc., provided you notify UWSMPH/UWMF within 30-days of the qualifying event date, and complete the applicable applications.

Because you are dually employed, it is important that you notify HR for both UWSMPH and UWMF.

If making changes through a spousal employer plan, please have your spouse contact their HR department for specifics.

6. Why will I receive two 1095-Cs for the prior calendar year?

Following the Affordable Care Act (ACA) requirements, although you will receive the medical benefit through SMPH due to your dual employment, if your average hours worked meet the ACA definition of an eligible employee, you will receive a 1095-C from both SMPH and UWMF. The information on the form will be the same, only the employer sections will be different.

7. What happens if I have remaining Flexible Spending dollars at the end of the year, can that amount be carried over?

UWSMPH: If there are remaining Flex dollars in your Healthcare or Limited Purpose FSA account on December 31, you may carry over that money into the next plan year, up to \$550.

If there are remaining Dependent Daycare Flexible Spending dollars in your account, there is no rollover into the following plan year. All expenses must be incurred by December 31 of the plan year.

UWMF: If there are remaining Flex dollars in your Healthcare or Combination FSA account on December 31, you may carry over that money into the next plan year, up to \$550.

8. Do I need to enroll into the retirement plans or will it be automatic?

UWSMPH: Enrollment is automatic into the Wisconsin Retirement System (WRS), which includes a required employee and employer contribution. Investment option defaults to the [Core Fund](#). There is an option available to elect to have 50% of your contributions invested in the [Variable Fund](#).

UWMF: As a Physician or Clinical Anesthetist, you are eligible for enrollment into the Physician Retirement Plan (PRP) on your date of hire, regardless of appointment percentage. UWMF makes retirement contributions on your behalf to an account established for you. You will have opportunity to request that UWMF assign you to a particular contribution category for the current period, but the final decision will be made by the Employer. If not completed within 7-day deadline, you will default to 15% for current 5-year Contribution Cycle Period with no ability to change (irrevocable).

The initial period will be for the current five-year contribution cycle starting 1/1/2022 through 12/31/2026. One of six contribution levels will be allowed: 0%, 5%, 10%, 15%, 20% and 25%. Vesting is immediate.

9. What other retirement contribution options do I have?

UWSMPH: You have the opportunity to enroll in the Supplemental Retirement Plan SRP 403(b) and/or WDC/457(b) options by enrolling with the applicable vendor and submitting required forms (enrollment can be done at any time). You may contribute up to the annual maximum

under each of these plans. In addition, you may elect to make additional voluntary [after-tax contributions](#) to the WRS.

UWMF: Participation in the Physician Retirement Plan is the only retirement plan option.

10. Can I change my investment options elected for the retirement plan?

UWSMPH: There is not an option for investment elections with the WRS plan. However, you may elect to have up to 50% of your contributions invested in the [Variable Fund](#) instead of the [Core Fund](#) by completing the appropriate election form.

You can change investment options for the Supplemental Retirement Plan (SRP)/403(b) at any time by contacting the vendor directly. You can change investment options for the WDC 457(b) by logging into your account to make updates.

UWMF: You can change your investment elections by logging into your Fidelity account and making updates. If you do not go in and make investment elections prior to the first contribution being made, you will be defaulted to the age appropriate Target Date Fund. You make make investment updates at any time following your start date.

11. How do I log into my UWMF Fidelity account?

UWMF: Following your date of hire, you can access your account 24 hours per day, 7 days per week at www.Fidelity.com/atwork. Click on the 'Register Now' link, follow the instructions to setup your username and password.

If you already have a Fidelity account due to having a prior account, use your existing username and password. You will see your new UWMF Physician Retirement Plan account listed. Call Fidelity at 800-343-0860 to speak with a Fidelity Representative, if you need assistance.

12. I had prior WRS service. How will that prior service impact my WRS? Credible years of service? Benefit eligibility?

UWSMPH: The WRS and credible years of service will continue to accrue, provided you did not take a separation benefit (lump sum withdrawal of WRS).

UWMF: There will be no impact to your UWMF employment as it relates to WRS.

13. I had prior UWMF service. How will that impact my Physician Retirement Plan?

UWMF: If you were previously enrolled in the Physician Retirement Plan, have less than a one-year break in service, and we are in the same 5-year election period, you will be automatically enrolled in the PRP election amount you had been at.

If you had more than a one-year break in service, you will need to submit a new Election Request.

14. When will I be vested in the retirement plans?

UWSMPH: There is a five-year vesting requirement for employer contributions if hired on or after July 1, 2011 and you have no WRS credible service prior to July 1, 2011. Vesting is immediate for employer contributions if you have WRS service prior to July 1, 2011. You are always 100% vested in the employee contributions made to the plan.

UWMF: You are immediately 100% vested in the Physician Retirement Plan contributions.

15. Can I rollover my prior employer retirement plan to one of the retirement plans?

UWSMPH: The WRS plan does not allow for rollovers. However, the Supplemental Retirement Plan (SRP) 403(b) and WDC/457(b) plans allow for rollovers. Please refer to plan guidelines regarding the types of eligible rollovers for each of the plans.

UWMF: The Physician Retirement Plan (PRP) does allow for rollovers. Fidelity offers 1:1 advisement session (no-cost, no commission). The Retirement Planner is versed on both the UWMF and UWSMPH retirement plan offerings to give overall guidance. Please contact Fidelity Investments at 800.343.0860 with questions, to schedule a 1:1 session or to initiate a rollover.

16. How is Paid Time Off handled? Legal Holidays?

UWSMPH: An Academic Staff / Faculty member with an FTE of 1.0 will earn the following leave for each fiscal year (July 1 through June 30).

- Vacation – 176 hours (22 [8-hour] days that may be carried over for one fiscal year)
- Legal holiday – 72 hours (9 – [8-hour] days; can receive credit for working holidays but cannot carryover holidays)
- Personal holiday – 36 hours (no carryover allowed)
- Sick leave – 176 hours (for your 1st 18 months then earn 8.0 hours/month with no carryover limit, may be used at retirement to pay health insurance premiums)

Leave is allocated each July 1 with the exception of sick leave, which is earned at 8.0 hours/month. Allocated leave may be used before it is earned; however, if you leave employment before vacation is earned, it must be paid back. Vacation may be carried over into the following fiscal year; however, once it becomes carryover, it must be used within that year or it will expire. Sick leave does not expire and may be converted to sick leave credits to pay for group health insurance into retirement.

UWMF: No impact, as all paid time off is managed through your UWSMPH

17. I'm working a less than a 100% appointment; how will that impact my paid time off?**Holidays?**

UWSMPH: If your FTE is less than 100%, leave will be prorated accordingly. Vacation for an 80% FTE employee would be 140.80 hours during the fiscal year (176 hours x 80%).

You receive the same number of legal holidays regardless of FTE; however, the day will be prorated (Example: instead of 9 days at 8 hours, you would get 9 days at 6.4 hours each).

UWMF: No impact, as all paid time off is managed through your UWSMPH employment.

18. I have a mid-fiscal year start date; how does that impact the vacation/sick/holiday I accrue?

UWSMPH: An Academic Staff / Faculty member who starts mid-fiscal year will receive prorated leave based on date of hire. An employee with an FTE of 100% who starts on September 1 as an example will earn the following leave during the mid-fiscal year:

- Vacation – 14.67 hours/month
- Legal holiday – 8.0 hours/legal holiday up to 64 hours
- Personal holiday – 36 hours
- Sick leave – 176 hours (for your 1st 18 months)

UWMF: No impact, as all paid time off is managed through your UWSMPH employment.

19. How are holidays paid?

UWSMPH: Holidays includes nine (9) 8-hour legal holidays paid in the month in which they occur and/or are taken. Credit is given for working legal holidays. In addition, annual (12 month) appointments also receive 36 hours of personal time per year, prorated for part-time.

UWMF: All paid time off is administered through your UWSMPH employment.

20. How will we request time-off? How much notice do we need to provide? Who do we submit our requests to?

UWSMPH: Your requests should be submitted to your Department per the process defined by your Department.

21. What happens with time-off I already have pre-planned?

UWSMPH: Please work with your Department regarding time off requests.

UWMF: Please work with your Department regarding time off requests.

22. Do the life insurance policies build cash value?

UWSMPH: No. The State Group Life Insurance, State Group Life Supplemental Life Insurance, UIA Life Insurance, Individual & Family Life, and UW Employees Inc. Life Insurance are all term life insurance policies with no cash or loan value. However, if you have a serious medical condition, you may qualify for Living Benefits through the State Group Life Insurance plan. In addition, if you retire and have an ETF-sponsored health or long-term care insurance plan, you may convert your State Group Life Insurance coverage to pay premiums for retiree health or long-term care insurance.

UWMF: No. This is a term life insurance policy with no cash value.

23. What is the Accidental Death and Dismemberment benefit?

UWSMPH: Accidental Death, Dismemberment and Loss of Use benefits under the State Group Life Insurance plan, administered by Employee Trust Funds (ETF) and underwritten by Securian Financial Group, are payable upon accidental death or covered accidental injury provided the coverage is in force on the date of death or injury. The amount of coverage is equal to the total amount of your insurance under the State Group Life Basic, Supplemental and Additional coverages. Some exclusions apply. There is also an additional Accidental Death and Dismemberment Insurance (AD&D) benefit offered to you as an option with coverage ranging from \$25,000 to \$500,000, which is administered by UW System Administration and Hausmann Johnson Insurance and underwritten by Zurich American Insurance Company.

UWMF: Accidental Death, Dismemberment and Loss of Use benefits are payable upon accidental death or covered accidental injury provided the coverage is in force on the date of death or injury. The amount of coverage is equal to the total amount of your insurance under the Life Insurance policy.

24. Who is my beneficiary?

UWSMPH: UWSMPH offers several group life insurance plan options. Each plan has their own designated beneficiary form. Upon employee completion, the form must be sent by the employee to the address noted on the form, not to the Benefits Office. Please keep a copy of the completed beneficiary designation form before sending it to the vendor(s) as UWSMPH does not get – nor keep - a copy of the completed beneficiary form. Refer to link for designated beneficiary form(s) and sequence of beneficiaries:

<https://www.wisconsin.edu/ohrwd/benefits/beneficiary/>

If you do not designate a beneficiary or if the designated beneficiaries are not living at the time of your death, the sequence of beneficiaries is noted in the link provided.

UWMF: You may designate or change your beneficiaries at any time online through your Fidelity account. If you are married please note, Wisconsin is a marital property state, in which a spouse would be expected to be listed as 100% primary beneficiary. If you wish to list someone other than a spouse, a Spousal Consent must be completed. Separate beneficiary

designations will need to be completed for the Group Life Insurance, VEBA Life Insurance and Physician Retirement Plan.

25. Who is the beneficiary for my Spouse and Dependent coverage?

UWSMPH and UWMF: You (the insured employee) are the beneficiary in the event of the death of your spouse or dependent child. In the case of simultaneous death of you and your spouse or dependent child, payment will be made to your estate.

26. How do I file a life insurance claim?

UWSMPH: If you are aware of an insured member's death and the insured member is covered under any of the group life insurance plans offered by UWSMPH, contact your Payroll/Benefit Specialist who will, in turn, notify the OHR Benefits Office. The OHR Benefits Office will assist the employee in providing the necessary paperwork/forms needed to file claim(s).

UWMF: If you are aware of an insured member's death, please contact the UW Health Human Resources Service Center with the information. UW Health HR will assist in providing the necessary paperwork to file a claim; a copy of the death certificate will need to be provided.

27. I have a partial appointment with the VA, how does that impact my benefits?

UWSMPH: There is no impact to your benefits, as benefits are offered based on your appointment percentage.

UWMF: There is no impact to benefit eligibility. However, for purposes of the LTD coverage amount and premium, the anticipated VA income will be included in the annual benefit base rate for a period of 18 months, until you are eligible for VA disability insurance.

28. How is my malpractice insurance covered?

UWSMPH: Malpractice insurance is covered through your UWSMPH employment.

UWMF: Malpractice insurance is covered through your UWSMPH employment.

ADDITIONAL QUESTIONS

UWSMPH Benefits:

- UWSMPH: Payroll/Benefit Specialist noted in Appointment Letter

UWSMPH: Office of Human Resources

- Phone: 608-265-2257
- Fax: 608-265-1456
- Drop-In Monday-Friday between 9am-3pm. The location is 21 N. Park Street, Suite 5101, Madison WI
- Email: benefits@ohr.wisc.edu

UWMF Benefits:

- UW Health/UWMF: UW Health HR Service Center
- Phone: 608-263-6500
- Fax: 608-263-5778
- Service Now ([Ask HR](#)) – Secure option once employed to submit questions and/or documents securely; use your EPIC UserID and password to log in.