

Physician New Hire Benefits Guide 2023

Benefit Eligibility	Welcome to UWSMPH and UWMF,	
<p>50 – 100% appointment UWSMPH – Full benefits</p> <p>UWMF – Full benefits unless otherwise indicated (75% for LTD wraps)</p> <p>42 – 49% appointment: UWSMPH – Full benefits with higher premiums for state group health plan</p> <p>21 – 41% appointment: UWSMPH – Eligible for grad benefit plans and grad rates</p> <p>UWMF – LifeLock, Physician Retirement Plan only</p>	<p>As you are dual employed through both UW School of Medicine and Public Health (UWSMPH) and UW Medical Foundation (UWMF), you are offered benefits under each employing entity. While you may be scheduled to attend a new physician benefits orientation, below are links to additional details about the benefits for which you are eligible. As the session is an overview only, this information should be reviewed prior to attending.</p> <p>You can enroll dependents such as spouse, and/or children, stepchildren, and legal wards onto your benefit plans. UWSMPH allows for Domestic Partner enrollment into certain life insurance benefits with completion of a UWSMPH DP Affidavit. UWMF allows for Domestic Partners to be enrolled in all UWMF benefits with completion of a UW Health DP Affidavit.</p> <p>Dual employment means that you:</p> <ul style="list-style-type: none">• Receive benefit options under each employing entity• Receive two paychecks, and access each of those paychecks through the respective employing entity systems• Complete tax withholding and direct deposit forms for each entity. You will receive a separate W-2 from each employer (UWSMPH you can elect to have it mailed or received online through MyUW; UWMF the default is online through Oracle Cloud unless you elect it to be mailed)• Complete Form I-9 for each entity• Need to notify both UWSMPH and UWMF if you have a qualifying event, as benefit enrollments through each are separate• Will be offered the ability to make Open Enrollment changes through each entity	
	Resources	
	<p>0 – 20% appointment: UWSMPH – 403(b) & 457 plans, flexible spending only</p> <p>UWMF – Physician Retirement Plan only</p> <p>Clinical Instructor, Rehired Annuitant, or Emeritus UWSMPH – Eligible for UWSMPH benefits based on the appointment percentage listed above. Annuitant must stop WRS annuity.</p> <p>UWMF – Eligible only for the UWMF Physicians Retirement Plan (all FTEs) and (LifeLock 37.5% appointment)</p>	<p>New Hire Physician Benefits Checklists</p> <ul style="list-style-type: none">• Physician 50% or greater• Clinical Instructor (any %)/ <50% Physician• UWSMPH and UWMF Physician Benefit Comparison
UWSMPH Resources		UWMF Resources
<ul style="list-style-type: none">• UWSMPH Benefits Services• Self-Service (eBenefits Guide)• Payroll Information• UWSMPH New Employee Benefits Summary• ETF 2023 Health Benefits Decision Guide <p>Contact Information: Payroll & Benefit Specialist (identified in appointment letter)</p> <p>SMPH Contact List (phone numbers) SMPH Benefits Fax – (608) 262-9515</p>	<ul style="list-style-type: none">• UWMF Physician Benefit Summary• UWMF Oracle Cloud<ul style="list-style-type: none">○ Oracle Cloud can be accessed as of date of hire; use UWMF username/password (EPIC username/password provided by Department Administrator)• UWMF Payroll Schedule <p>Contact Information: UW Health HR Service Center Phone – (608) 263-6500 Fax – (608) 263-5778 HR Help Desk Request</p>	

UWSMPH Retirement Options

Wisconsin Retirement System (WRS)

Eligibility	Faculty, Academic Staff and limited appointments with $\geq 42\%$ for 12-month employees
Effective Date	First day an employee is eligible
Action Needed	You will automatically be enrolled. However, you will need to complete the beneficiary designation and return it directly to ETF. See upper left-hand corner for mailing address. Link: https://uwservice.wisconsin.edu/docs/forms/et2320.pdf
Information	UWSMPH contributes 6.8%, and employee contributes 6.8% of UWSMPH salary annually, on a pre-tax basis. Retirement income is based on years of service, age at retirement, and the average of highest three years of WRS earnings or based on the total cash value of account, whichever is greater. There is a 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. See Wisconsin Retirement System for more information.

Supplemental Retirement Plan (SRP) 403(b)

Eligibility	All UWSMPH Physicians
Effective Date:	Effective on payroll closest to enrollment
Action Needed:	Enroll online in one of the available 403(b) plans online or by paper application. Vendors include: <ul style="list-style-type: none"> Fidelity TIAA EZ Enrollment Form Complete Salary Reduction Agreement (SRA) and submit to Payroll & Benefits office.
Information:	Enroll at any time and elect up to 100% of UWSMPH salary, up to the IRS maximum, plus catch-up contribution of additional \$6,000 if at least age 50. May contribute up to IRS maximum amount to 403(b) plan without affecting 457 plan. Contribution based on UWSMPH salary only. Pre-tax salary reduction that defers income taxes. No employer contribution. Roth option is also available.

Wisconsin Deferred Compensation (WDC) 457(b)

Eligibility	All UWSMPH Physicians
Effective Date:	Upon enrollment
Action Needed	Enroll online at www.wdc457.org or complete enrollment form and submit to Wisconsin Deferred Compensation, 5325 Wall Street, Suite 2755, Madison, WI 53718.
Information	Enroll at any time and elect up to 100% of UWSMPH salary, up to the IRS maximum, plus catch-up contribution of additional \$6,000 if at least age 50. Lowers taxable income. May contribute up to the IRS maximum amount to 457 plan without effecting 403(b) plan. <ul style="list-style-type: none"> Fact Sheet Enrollment Form (Quick Enrollment Card) or Enrollment Form (long form) Contribution based on UWSMPH salary only. Pre-tax salary reductions defer income taxes. Fee based on account balance, contribution.

UWMF Retirement Physician Retirement Plan

Eligibility	All physicians, clinical instructors, rehired annuitants, and emeritus are eligible for the UWMF Physicians Retirement Plan (PRP).
Effective Date	You are eligible for participation in the PRP on your first day of employment. You must complete your election request online through Oracle Cloud within the first seven days of employment or within the first seven days after the first of the month in which you receive your first paycheck from UWMF, whichever comes first. If an election request is not submitted within the previously mentioned time frame, you will automatically be enrolled at the 15% level for the current 5-year Contribution Cycle Period (January 1, 2022 to December 31, 2026), with no ability to make changes. The plan allows a request to change the contribution level every five years for the upcoming 5-year period.
Action Needed	<ul style="list-style-type: none"> Complete the UWMF PRP Contribution Category Assignment Request online through Oracle within 7-day deadline Complete the UWMF PRP Investment Elections online (https://netbenefits.com) If not updated, will default to Target Date Fund that aligns with your 65th year of age Complete the UWMF PRP Beneficiary online (https://netbenefits.com) If you have a Fidelity account, use your current login credentials; otherwise register as a new user
Information	<ul style="list-style-type: none"> You may request one of six contribution levels available (0%, 5%, 10%, 15%, 20%, and 25%) This election request becomes irrevocable for the 5-year period. No changes can be made (including any job or pay changes; the election request amount will remain the same). This contribution only applies to your UWMF salary <p>Employer retirement contributions made on your behalf to the Plan are allocated to an account established for you. Employer determines the contribution amount made on your behalf. You may request the contribution level within limits allowed by Plan. You are 100% vested in the contributions into your plan and the earnings on that money.</p> <p>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 Employer. In 2023, the compensation limit is \$330,000 and the contribution maximum is \$66,000. If the annual compensation is greater than the year's annual salary cap, the contribution percentage that is elected will be based on that specific year's salary cap. For example, if you elect to contribute 15% to the PRP with a salary of \$400,000 in that year, you may only contribute 15% of \$330,000 for that year.</p>
Resources	<ul style="list-style-type: none"> Physician Retirement Plan Highlights Physicians Retirement Plan – Plan Document Summary Plan Description – Physician Retirement Plan Enrollment Guide for Physicians Retirement Plan

Retirement Overview (UWSMPH & UWMF)

Physicians are able to participate in all of the retirement benefits noted above, up to annual maximums. This allows you significant opportunities to set aside funds towards retirement. Please note, the UWSMPH plans only apply to the UWSMPH salary, and the UWMF Physician Retirement Plan only applies to the UWMF salary.

You can take advantage of free individual counseling with a financial consultant to discuss overall financial needs and retirement planning. To take advantage of this service, call Fidelity at 1-800-642-7131, visit www.fidelity.com/atwork/reservations to search available dates/times at UWMF locations, or contact our designated Retirement Planner. This is offered to UWMF physicians at no cost (no fees or commissions).

Resource: [Fidelity Retirement Planning & Advice](#)

Health Insurance – State Group Health Plan

UWSMPH – State Group Health Plan

UWMF Health Insurance

Eligibility	Based on duration and percentage of appointment					
Effective Date	First of the month on or after date of hire.					
Action Needed	<ul style="list-style-type: none">Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment. Enrollment election needed for State Group Health even if waiving coverage.If electing Opt-Out (waived health insurance due to other coverage; not enrolled in State Group Health through spouse), must be completed via eBenefits or via paper enrollment. Opt-Out is a separate enrollment; waiving health insurance alone does not enroll you in the Opt-Out incentive. Opt Out must be elected each plan year (election does not carry over into next plan year).					
Information	<ul style="list-style-type: none">State Group Health Insurance. Coverage includes basic vision (one preventive exam) for traditional HMO plans and can include basic uniform dental for all plans. Two plan types are available—Traditional HMO and High Deductible Health Plan (HDHP).Uniform Dental covers preventive and diagnostic services only.					
Premiums (monthly)	Premium Tier	With or without Uniform Dental	Employees Covered by the WRS- Health Plan Design		Employees Covered by the WRS– HDHP Plan Design	
			Single	Family	Single	Family
	Tier 1	w/ Dental	\$104	\$257	\$39	\$96
		w/o Dental	\$100	\$248	\$35	\$87
	Tier 2 (Access Plan – required to work out of state)	w/ Dental	\$158	\$396	\$93	\$235
		w/o Dental	\$154	\$387	\$89	\$226
	Tier 3 (Access Plan)	w/ Dental	\$245	\$608	\$180	\$447
		w/o Dental	\$241	\$599	\$176	\$438
Note: WRS covered employees who are working less than 50% with one appointment pay 50% of the total premium.						
Resources	<ul style="list-style-type: none">Benefit Plans (UW HR health insurance page)2023 Health Benefits Decision Guide					
Quick Steps	<p>Enrolling</p> <ul style="list-style-type: none">Complete Online enrollment—must select:<ul style="list-style-type: none">Plan (ex. Quartz UW, Dean, GHC-SCW, Access Plan by Dean etc.)Specify provider or clinicUniform Dental—Yes or NoHDHP—Yes or NoNot Enrolling—Spouse not employed by UWSMPH or another State Agency<ul style="list-style-type: none">Select “Waive” for health insurance + Enroll in “Opt-Out”Not Enrolling—Spouse employed by UWSMPH or another State Agency<ul style="list-style-type: none">Select “Waive” for health insurance; Not eligible for Opt-Out					
UWMF Health Insurance						
Not offered by UWMF. Health insurance is offered through your UWSMPH employment.						

Dental and Vision Insurance

UWSMPH – Supplemental Delta Dental Select Plans

Eligibility	Based on duration and percentage of appointment				
Effective Date	First of the month on or after date of hire.				
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.				
Information	The Select and Select Plus plans provide extended coverage where the Uniform Dental benefit leaves off and does not duplicate any of the preventive coverage offered in Uniform Dental benefits. You may elect either the Select or Select Plus plans, in addition to Uniform Dental.				
		Calendar Year Benefit Max	Major/Restorative Coverage	Orthodontia	Network
	Delta Dental PPO Select Plan (Select)	\$1,000	50%	Not covered	DeltaDental PPO
	Delta Dental PPO Plus Premier Select Plus Plan (Select Plus)	\$2,500	60%	Coverage available for adults and children at 50%	Delta Dental PPO & Delta Dental Premier
Resources	<ul style="list-style-type: none"> UWSMPH & UWMF Dental Comparison Grid 				

UWSMPH – Preventive Delta Dental Plan

Eligibility	Based on duration and percentage of appointment				
Effective Date	First of the month on or after date of hire.				
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.				
Information	The Preventive Plan offers the same coverage as Uniform Dental Benefits (preventive/diagnostic and ortho only). Plan is available to employees who are not enrolled in health insurance through the State. If you enroll in the state group health plan with uniform dental, DO NOT enroll in the separate standalone Preventive Delta Dental Plan (you will receive an error message when enrolling through eBenefits).				
Premiums (monthly)		Employee Only	Employee & Spouse	Employee & Children	Family
	Delta Dental PPO Select Plan	\$9.76	\$19.52	\$13.16	\$23.40
	Delta Dental PPO Plus Premier (Select Plus)	\$20.98	\$41.96	\$38.96	\$64.28
	Preventive Delta Dental	\$34.72	--	--	\$86.80
Resources	<ul style="list-style-type: none"> Delta Dental – UW site Dental Insurance Coverage – State Employees UWSMPH & UWMF Dental Comparison Grid Uniform Dental Fact Sheet 				

UWMF – Delta Dental Insurance

Eligibility	Eligible physician title; 50% appointment or greater		
Effective Date	Coverage begins on date of hire		
Action Needed	Complete enrollment online through Oracle Cloud within 30 days of date of hire, if enrolling		
Information	UWMF offers a comprehensive dental plan through Delta Dental of Wisconsin. The plan offers 100% coverage on diagnostic and preventive services (exams and cleanings, fillings, etc.), and 80% coverage on basic and major services (crowns, inlays, bridges, dentures). UWMF's plan also offers \$2,000 lifetime maximum for orthodontia for each family member, including adults.		
Premiums (monthly)	Employee Only	Family	
	\$40.24	\$114.39	
Resources	<ul style="list-style-type: none">UWSMPH & UWMF Dental Comparison Grid		

UWSMPH – Vision Insurance (DeltaVision)

Eligibility	Based on duration and percentage of appointment			
Effective Date	First of the month on or after date of hire.			
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.			
Information	Annual vision exam through medical plan. Yearly routine eye exam subject to deductibles and copays. Plan covers glasses or contact lenses in a calendar year. Frames every other year.			
Premiums (monthly)	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
	\$5.72	\$11.42	\$12.88	\$20.58
Resources	<ul style="list-style-type: none"> DeltaVision (UW site) Vision Enrollment Form (UW site) Vison Summary (ETF site) 			

Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA)

UWSMPH – Health Savings Account (HSA) (If enrolled in High-Deductible Health Plan)

Eligibility	Physician enrolled in a HDHP must enroll in a Health Savings Account (HSA)
Effective Date	First of the month on or after date of hire
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.
Information)	<ul style="list-style-type: none"> Save money tax-free to pay for out-of-pocket eligible health care expenses (medical, dental, vision, ortho) not covered by insurance You may contribute pre-tax up to \$3,850 annually for an individual and \$7,750 for a family (HSA holders 55 and older may contribute an additional \$1,000), including employer contributions. Employer contribution of \$750 single coverage/\$1,500 annually. Prorated for employees whose plan is effective mid-year and those who pay less than half time rates for health insurance. May change amount of employee contribution at any time. If you do not use all your HSA funds, they carry over year-to-year without forfeiture. Investment Account option available when HSA balance exceeds minimum of \$2,000. The funds in the account are yours, even if you leave the HDHP or employment. <i>Must re-enroll annually during open enrollment.</i>
Resources	<ul style="list-style-type: none"> Health Savings Account (UW site) Health Savings Accounts (HSAs) ETF (wi.gov)

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UWSMPH – Health Care Flexible Spending Account (FSA)

Eligibility	Based on duration and percentage of appointment. Must be enrolled in a non-High Deductible Health Plan
Effective Date	First of the month on or following your eligibility date.
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.
Information	<ul style="list-style-type: none"> Annual contribution limit of \$2,850. Pre-tax contributions reduce your taxable income. You <u>are allowed</u> to enroll in both the UWSMPH and UWMF FSA account, up to the annual maximum of \$2,850 through each plan. Easy way to pay for everyday out-of-pocket eligible health care expenses with tax-free money, as well as out-of-pocket dental, vision and orthodontic expenses. Contribution amount is prefunded and available immediately as of effective date. Plan allows for up to \$570 in unused funds to rollover into the next plan year. Vendor is Optum Financial. For the complete list of eligible and ineligible expenses, visit www.IRS.gov and see IRS Publications 502 and 969.
Resources	<ul style="list-style-type: none"> Flexible Spending Accounts – Human Resources – UW–Madison (wisc.edu) Flexible Spending Accounts ETF

UWSMPH – Limited Purpose Flexible Spending Account (LPFSA)

Eligibility	Based on duration and percentage of appointment. Must be enrolled in either the High Deductible Health Plan (HDHP) or Access HDHP plan designs with the Health Savings Account (HSA)
Effective Date	First of the month on or following your eligibility date.
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.
Information	<ul style="list-style-type: none"> Annual contribution limit of \$2,850. Pre-tax contributions reduce your taxable income. You <u>are allowed</u> to enroll in both the UWSMPH (LPFSA) and UWMF FSA (CFSA), up to the annual maximum of \$2,850 through each plan. Allows you to put aside pre-tax dollars to pay for medically necessary vision and dental expenses not covered by health insurance. After annual deductible has been met may be used for health care expenses. Be aware of these restrictions. Contribution amount is prefunded and available immediately as of effective date. Plan allows for up to \$570 in unused funds to rollover into the next plan year. Vendor is Optum Financial. For the complete list of eligible and ineligible expenses, visit www.IRS.gov and see IRS Publications 502 and 969.

UWMF – Health Care Flexible Spending Account (FSA)

Eligibility	Based on duration and percentage of appointment. Must be enrolled in a non-High Deductible Health Plan.
Effective Date	1 st of the month coinciding on or following one full month of employment
Action Needed	Complete enrollment online through Oracle Cloud within 30 days of date of hire, if enrolling
Information	<ul style="list-style-type: none"> Annual contribution limit of \$2,850. Pre-tax contributions reduce your taxable income. You <u>are allowed</u> to enroll in both the UWSMPH and UWMF FSA, up to the annual maximum of \$2,850 through each plan. Allows you to put aside pre-tax dollars to pay for applicable expenses (health, dental, vision, orthodontic, copays/deductibles, etc.) Contribution amount is prefunded and available immediately as of effective date. Plan allows for up to \$570 in unused funds to rollover into the next plan year. Vendor is WEX. Visit WEX eligible expenses for complete listing of IRS eligible expenses.

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UWMF – Combination Flexible Spending Account (CFSA)

Eligibility	Based on duration and percentage of appointment. Must be enrolled in a High Deductible Health Plan (HDHP)
Effective Date	1 st of the month coinciding on or following one full month of employment
Action Needed	Complete enrollment online through Oracle Cloud within 30 days of date of hire, if enrolling
Information	<ul style="list-style-type: none"> • Annual contribution limit of \$2,850. • Pre-tax contributions reduce your taxable income. You <u>are</u> allowed to enroll in both the UWSMPH (LPFSA) and UWMF FSA (CFSA), up to the annual maximum of \$2,850 through each plan • Allows you to put aside pre-tax dollars to pay for medically necessary vision and dental expenses not covered by health insurance. After annual deductible has been met may be used for health care expenses. Be aware of these restrictions. • Contribution amount is prefunded and available immediately as of effective date. • Plan allows for up to \$570 in unused funds to rollover into the next plan year. • Vendor is WEX. Visit WEX eligible expenses for complete listing of IRS eligible expenses.

UWSMPH – Dependent Daycare Flexible Spending Account

Eligibility	Based on duration and percentage of appointment.
Effective Date	First of the month on or following your eligibility date.
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.
Information	<ul style="list-style-type: none"> • Annual contribution limit is \$5,000 (\$2,500 if married, filing separately) • Allows the opportunity to pay certain day care expenses with tax-free dollars. • Covers eligible expenses for the physical care of dependents, including your qualifying child and/or qualifying relative. • For a dependent daycare FSA you may only get reimbursed what you have contributed through payroll deductions to date (the money is not prefunded to you like a healthcare FSA). • There is no rollover into the next plan year for a dependent daycare FSA; unused funds will be forfeited (lost). • Visit www.irs.gov and see IRS Publications 503, as well as the Optum Qualified Expenses Tool for eligible expenses.

UWSMPH Life Insurance

UWSMPH – University Insurance Association (UIA) Life Insurance

Eligibility	Have a Faculty, Academic Staff, or Limited appointment; and be actively employed as of January 1; and meet the minimum monthly salary threshold as of January 1 (\$2,896 for the 2022 plan year); and not receiving a WRS annuity.
Effective Date	Hires between January 1 to December 31 will have coverage effective January 1 of the following plan year (if minimum monthly income threshold is met).
Action Needed	Enrollment is automatic and no application is required.
Information	The University Insurance Association (UIA) Life Insurance plan offers decreasing term life insurance to eligible Faculty, Academic Staff and Limited Appointees. Coverage levels range from \$3,400 – \$101,000 depending on employee's age. Life insurance plan covers the employee only. Employee paid premium.

UWSMPH – State Group Life (SGL)

Eligibility	WRS eligible
Effective Date	First of the month following 30 days from the date of hire

Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.
Information	<p>Term life insurance to employees, their spouse, and eligible children. Coverage is based on an employee's UWSMPH annual salary. An employee may elect coverage of up to five times annual salary, up to \$20,000 for spouse and up to \$10,000 per child for premium costs. Employer contributes towards premiums for one- and two-times annual salary. Employee responsible for paying full cost of the additional coverage for three, four- and five-times annual salary.</p> <p>The Internal Revenue Service (IRS) requires individuals to pay income tax on the value of any life insurance coverage in excess of \$50,000. This means UWSMPH Physicians are required to pay taxes on the imputed cost of the premium. The IRS published tax rates can create a tax liability for Physicians.</p>

UWSMPH – UW Employees Inc.

Eligibility	Must be eligible for State Group Health Insurance AND not receiving a WRS Annuity
Effective Date	First of the month following 30 days from the date of hire
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.
Information	The UW Employees, Inc. Life Insurance plan offers decreasing term life insurance to eligible employees. Coverage levels range from \$7,000 – \$33,000 depending on the employee's age. Life insurance plan covers the employee only. Employee paid premium.

UWSMPH – Individual and Family Group Term Life

Eligibility	Must be eligible for State Group Health Insurance AND not receiving a WRS Annuity
Effective Date	First of the month following 30 days from your eligibility date.
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.
Information	Individual and Family Group Life Insurance (I&F) offers term life insurance to employees and their spouse or domestic partner and eligible children. An employee may initially select up to \$20,000 of employee coverage, \$10,000/spouse or domestic partner coverage, and \$5,000/child(ren) coverage. There is an annual opportunity to increase coverage. Employee paid premium.

UWSMPH – Accidental Death & Dismemberment (AD&D)

Eligibility	Must be eligible for State Group Health Insurance AND not receiving a WRS Annuity
Effective Date	First of month following 30 days from your eligibility date or first of month following submission of enrollment form.
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.
Information	Offers insurance in the case of an accidental death or dismemberment for employees and their spouse or domestic partner and eligible children. You may select coverage levels that range from \$25,000 to \$500,000. Employee paid premium. Plan includes Zurich travel insurance and identity theft protection through Cyberscout.

UWSMPH – Accident Insurance Plan by Securian (includes AD&D)

Eligibility	Must be eligible for State Group Health Insurance AND not receiving a WRS Annuity
Effective Date	First of the month following 30 days from your eligibility date.
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.
Information	Provides lump sum payment for injury due to accident (e.g., emergency care, hospital care, surgery). Includes an AD&D benefit up to \$100,000 and identity theft protection. Employee paid premium.

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UWMF Life Insurance

UWMF Group Life Insurance

Eligibility	50% appointment or greater (eligible physician titles)
Effective Date	Date of hire
Action Needed	Complete enrollment online through Oracle Cloud within 30 days of start date (default is enrolled, but waive VEBA option)
Information	<ul style="list-style-type: none"> \$500K group term life policy (decreasing term policy). Includes Accident Death and Dismemberment. Accidental Death benefit provides an additional \$500K in benefit. The Internal Revenue Service (IRS) requires individuals to pay income tax on the value of any life insurance coverage in excess of \$50,000. This means UWMF Physicians are required to pay taxes on the imputed cost of \$450,000 in life insurance (on the premium). The IRS published tax rates can create a significant tax liability for Physicians. UWMF pays the cost for the premium itself. 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 VEBA Rate Table. Physicians are offered the opportunity to enroll in the VEBA option when newly eligible for coverage. If waived when first eligible, an enrollment opportunity is offered each year for January 1 coverage. Once you are enrolled in the VEBA option, you cannot opt out.
Resources	<ul style="list-style-type: none"> Life Insurance Plan Document – Physicians Physician Life Insurance Summary of Coverage

UWMF Dependent Life Insurance

Eligibility	50% appointment or greater (eligible physician titles)
Effective Date	Date of hire
Action Needed	Complete enrollment online through Oracle Cloud within 30 days of start date (default is waived coverage)
Information	<ul style="list-style-type: none"> Provides \$10,000 benefit for spouse/domestic partner and \$5,000 for each eligible child. Not available if both spouses are UWMF faculty and eligible for the employee life insurance. If both spouses are UWMF employed, only one may enroll in the coverage for children. An eligible dependent under this plan is a dependent child up to age 19 if they are not a full-time student, or up to age 25 if they are a full-time student, unmarried and not on active military duty. Physician pays monthly premium of \$0.93 regardless of number of dependents. Is a blanket policy, meaning it covers any spouse/domestic partner or eligible dependents at a standard monthly rate, regardless of the number of dependents covered. There is no beneficiary designation form for this benefit, as you are the beneficiary for your dependents.

UWMF Spouse Life Insurance

Eligibility	50% appointment or greater (eligible physician titles)
Effective Date	Date of hire
Action Needed	Complete enrollment online through Oracle Cloud within 30 days of start date (default is waived coverage)
Information	<ul style="list-style-type: none"> Provides \$50,000 in benefit for spouse/domestic partner (\$10/month). An additional \$50,000 optional coverage is available with evidence of insurability/medical underwriting (\$20/month for \$100k). If policy is waived at initial enrollment, evidence of insurability via medical underwriting is required to add this coverage later. Not available if both spouses are UWMF employed. Physician pays monthly premium.

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Accident Insurance, Critical Illness and Hospital Indemnity Insurance

Eligibility	50% appointment or greater (eligible physician titles)		
Effective Date	1 st of the month coinciding on or following one full month of employment		
Action Needed	Complete enrollment online through Oracle Cloud within 30 days of date of hire, if enrolling		
Information	<p>Accident Insurance</p> <ul style="list-style-type: none"> 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) <p>Critical Illness Insurance</p> <ul style="list-style-type: none"> For covered illnesses, receive funds to help pay everyday expenses that 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. Age banding is based on employee age. Child insurance is automatic with employee enrollment. Separate premium not required. <p>Hospital Indemnity Insurance</p> <ul style="list-style-type: none"> 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) 		

Accident	Basic	Enhanced
EE Only	\$9.57	\$13.32
EE + Spouse	\$15.07	\$20.98
EE + Children	\$16.01	\$22.30
Family	\$25.18	\$35.06

Critical Illness Attained Age Rates¹

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

Hospital Indemnity	Basic	Enhanced
EE Only	\$17.31	\$30.35
EE + Spouse	\$32.23	\$56.37
EE + Children	\$31.55	\$54.93
Family	\$48.83	\$85.03

UWSMPH – Disability Benefits

UWSMPH – Income Continuation Insurance (ICI)

Eligibility	WRS Eligible
Effective Date	<p>Must enroll within the first 30 days from date of hire and then select coverage effective date:</p> <ul style="list-style-type: none"> The first of the month on or following your hire date. <i>You will pay the total premium until you have completed 12 months of state WRS service; or</i> The first of the month on or following the completion of 12 months state WRS service. <i>Coverage begins when you are eligible for the employer contribution towards your premium.</i> <p>If you do not enroll in ICI when you are initially eligible, you will be given an opportunity to enroll in any year you have at least 1,040 hours of sick leave accumulated at the end of the calendar year.</p>
Action Needed	Enrollment must be completed online via eBenefits or via paper enrollment within 30 days from first day of WRS covered enrollment.
Information	<ul style="list-style-type: none"> The Income Continuation Insurance (ICI) benefit is an “income replacement” benefit payable if you become disabled (ex. you become ill or injured and are unable to work due to disability). ICI provides up to 75% of your average monthly earnings, based on your previous calendar year WRS earnings rounded to the next highest \$1,000 and divided by 12. For newly hired employees, your projected annual salary is rounded to the next highest \$1,000 and divided by 12.

Every effort has been made to ensure the information in this benefit summary is true and accurate. If there is any discrepancy between the summary and the official plan documents, the language in the official documents shall be considered accurate. Updated 2.15.2023

	<ul style="list-style-type: none"> Standard Coverage—Covers up to \$64,000 of annual earnings. The maximum benefit is \$4,000 per month. Once enough sick leave has accumulated, the premiums are paid by the employer and employee. Supplemental Coverage—Available to employees whose annual salary exceeds \$64,000. Covers between \$64,000 and \$120,000 of annual earnings. The maximum benefit is \$7,500 per month. You must have standard coverage to apply for supplemental coverage. The premiums are paid entirely by the employee. ICI benefit will begin after you serve your elimination period or exhaust your sick leave up to a maximum 130 working days, whichever is longer. Physician selects elimination period of 30, 90, 125, or 180 days before benefits are payable.
Resources	Income Continuation Insurance brochure— http://etf.wi.gov/publications/et2106.pdf (see pages 9 & 10 for Standard and Supplemental Premium information)

UWSMPH – Long-Term Care

Eligibility	All WRS eligible Physicians who reside in Wisconsin.
Effective Date	Date of Hire
Action Needed	If you are interested in talking about Long Term Care Insurance, please contact HealthChoice at 1-800-833-5823.
Information	<ul style="list-style-type: none"> Coverage is medically underwritten You may enroll at anytime Physician pays premium For questions or to enroll, contact HealthChoice at 1-800-833-5823

UWMF – Disability Benefits

UWMF – Basic Long-Term Disability (LTD)

Eligibility	50% appointment or greater (eligible physician titles); 75% appointment or greater for Basic/Supplemental LTD wraps
Effective Date	Date of Hire
Action Needed	Complete enrollment online through Oracle Cloud within 30 days of start date (default will be enrolled; no option to waive)
Information	<p>You will automatically be enrolled in the Basic LTD coverage. Basic and Supplemental Wrap coverage is completed during an annual enrollment period to held in the fall of 2022 (for those hired October 2, 2021, to October 1, 2022).</p> <p>Required Enrollment. In the event of a long-term serious health condition resulting in a loss of income, UW Medical Foundation (UWMF) offers you long-term disability coverage. Your UWMF income is insured by a group disability plan through The Hartford Insurance Company. This group plan provides a benefit equal to 66-2/3% of your UWMF income, to a maximum monthly benefit of \$20,000. The group plan insures you in your specialty and/or subspecialty as it pertains to your practice. The premium for this plan is paid by you. Any benefits you receive under this plan would be income tax-free, under current IRS and Wisconsin regulations. The monthly premium is based on your salary; the current formula is Annual Salary (up to \$360k) x 1.25/100/12. For newly hired physicians, the Annual Salary is determined from the appointment letter. For subsequent years, the Annual Salary is determined by the prior year UWMF W2 salary (as long as one year of employment was completed during the tax year).</p> <p>LTD Basic Wrap</p> <p>Guardian. Mandatory coverage. Enrollment in the Basic LTD Wrap insurance is a required enrollment if you have an appointment of 75% or greater. The Basic Wrap provides an additional \$1,000 per month in benefit should you become disabled and is occupation specific; discontinues at age 67. In other words, if you are unable to perform your duties as a physician, you are considered totally disabled. The premium is paid by you</p>

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	<p>and is based on your age, income, and specialty/sub-specialty. Since this benefit is an individual underwritten policy, you may maintain it should you leave UWMF. There is a 360-day waiting period.</p> <p>LTD Supplemental Wrap</p> <p>Guardian. Supplemental LTD Wrap insurance is an optional benefit if you have an appointment of 75% or greater. The Supplemental Wrap provides up to \$5,000 per month in benefit. As with the Basic Wrap, the Supplemental Wrap is occupation specific. Premiums are paid by you and are based on your age, income, and specialty/sub-specialty. This Since this benefit is an individual underwritten policy, you may maintain it should you leave UWMF. 90-day waiting period. This plan discontinues at age 67.</p> <p>For questions pertaining to any the LTD benefits, contact Gallagher Benefits at 608-274-8989.</p>
Resources	<ul style="list-style-type: none"> • Long-Term Disability Summary of Coverage—Physicians • Long-Term Disability Plan Document—Physicians

FMLA & Military Leave

For all Leave of Absences, please contact your Department directly. They will assist with the application and eligibility process. You only need to apply through your UWSMPH Department, approvals are forwarded to UWMF and are honored (no 2nd application is needed).

UWSMPH – FMLA

Eligibility	An employee needs to work a specific number of hours during the year to be eligible for Wisconsin Family and Medical Leave (WFMLA) and the Federal Family and Medical Leave (FMLA).
Action Needed	Employee must contact supervisor and/or W/FMLA Coordinator to request W/FMLA and then complete request forms for W/FMLA and submit to the W/FMLA Coordinator. Employee must also provide certification forms to certify serious health condition for employee or family member.
Information	<ul style="list-style-type: none"> • After 12 months of service, employee may take up to 12 weeks of unpaid, job protected leave each year for specified family and medical reasons. Leave requests are submitted through UWSMPH who will provide approval/denial information. • Paid leave may be substituted for unpaid leave in some situations for UW salary only.

UWMF – FMLA

Eligibility	An employee needs to work a specific number of hours during the year to be eligible for Wisconsin Family and Medical Leave (WFMLA) and the Federal Family and Medical Leave (FMLA).
Action Needed	Apply through UWSMPH process; UWSMPH will provide the FMLA approval/denial and UWMF will apply the leave (same applies to military leave)
Information	<ul style="list-style-type: none"> • May take up to 12 weeks of unpaid, job protected leave each year for specified family and medical reasons. Leave requests are submitted through UWSMPH and they will provide us with approval/denial information. • After 12 months of service, employee may take up to 12 weeks of unpaid, job protected leave each year for specified family and medical reasons. Leave requests are submitted through UWSMPH who will provide approval/denial information. <p>Physician maternity/paternity leave benefit</p> <ul style="list-style-type: none"> • May be taken for birth or adoption of a child, or placement of a foster child. The total amount of leave time available is the FMLA guideline of up to 12 weeks during a 12-month period, or the Wisconsin FMLA guideline of up to 6 weeks, if this leave begins within 16 weeks of the birth or placement. Payment for Parental Leave is 100% of the physician's monthly UWMF salary up to a \$30,000 maximum for a 6-week period (maximum weekly benefit \$5,000). The remainder of the FMLA time/leave would be unpaid.

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UWSMPH – Military Leave

Eligibility	Eligibility for military leave benefits is determined by your appointment type and the nature of your military leave. See the Eligibility by Appointment Type Summary pdf to see if your appointment type is eligible for military leave benefits.
Effective Date	Call to duty
Action Needed	<p>Notify your employer, complete necessary forms Military Leave Benefit Checklist pdf Benefit Options While on Unpaid Leave of Absence (pdf)</p> <p>Complete the USERRA Certification Form (ET-4560) pdf upon your return to work to indicate whether or not you want to pay any WRS contributions associated with your military leave (see Benefits during Military Leave tab)</p> <p>UWMF: Apply through UWSMPH process; UWSMPH will provide the military approval/denial and UWMF will apply the leave</p>
Information	UW employees who meet certain requirements are eligible for military leave benefits through the State of Wisconsin. There are two different military leave benefits – an annual 30-day military leave benefit if you are in the reserves and a 4-year benefit if you are called to active duty from the reserves.

UWSMPH – Annual Leave Reserve Account (ALRA) / Banked Leave

Eligibility	Employee must have a minimum of ten full years of continuous service and appointment percentage (defined as hours in pay status).
Effective Date	Each July following the fiscal year in which the employee qualifies.
Action Needed	Employee must enter their ALRA/Banked Leave request in the HRS online payroll system each July.
Information	UW employees who have 10 to 25 years of continuous service may elect to put up to 40.0 hours of vacation in their ALRA account. UW employees who have 25 years of continuous service or more may elect to put up to 80.0 hours of vacation their ALRA account. No accrual or carry over limits for ALRA.

UWSMPH – Faculty Sabbatical

Eligibility	Eligible for faculty member who is an assistant professor, associate professor or professor in any UW-Madison school/college or department; and have completed six (6) or more years of full-time instructional service or equivalent at the University of Wisconsin (excluding leaves of absence, regardless of funding source), and not have taken a sabbatical in the UW System during those six years.
Action Needed	The faculty member must submit their request online with a copy of the current vita and description of proposed sabbatical program as well as other agreement forms, etc.
Information	<p>Proposals are reviewed and evaluated by the Provost's Office to insure they adhere to campus and system guidelines and are forwarded to the UW System by the Chancellor. See link below for further information on sabbatical. Sabbatical is not offered for your UWMF employment/income.</p> <ul style="list-style-type: none"> https://hr.wisc.edu/professional-development/funds/sabbatical/

UWSMPH – Sick Leave

Eligibility	WRS Eligible or expected to work at least 21% for annual basis & 28% for academic year for at least one year.
Effective Date	Date of Hire
Action Needed	Employee reports leave taken on a monthly basis online.
Information	Eligible for 22 (8-hour) days received on date of hire (prorated per FTE) for the first eighteen months of service. Thereafter, the employee receives an additional 8 hours per month (prorated per FTE). Unused sick leave may be used at retirement to pay health insurance premiums; no accrual or carry over limits.
Resources	<ul style="list-style-type: none"> Sick Leave Policy Sick Leave Conversation Program through ETF

UWSMPH – Other Benefits

UWSMPH – Vacation

Eligibility	Must have annual appointment and covered by WRS or expected to work at least 21% for annual basis appointment for at least one year.
Effective Date	Date of Hire
Action Needed	Employee reports leave taken online on a monthly basis.
Information	Employee is granted prorated vacation at time of hire (14.66 hours/month) prorated for the fiscal year based on date of hire, prorated based on FTE. Then employee receives 22 (8-hour) days, granted at the start of each fiscal year (July 1 to June 30) for Faculty, Academic Staff and Limited Appointees (prorated for less than 1.0 FTE). Vacation may be used from the first day of employment and like all other paid leave, must be approved by your supervisor. If vacation is not used within the fiscal year in which it is earned, it may be carried over into the following year. If vacation is not used by the end of the carryover period, it will be lost.
Resources	<ul style="list-style-type: none"> Vacation Policy

UWSMPH – Legal Holiday

Eligibility	Must be eligible for sick leave and be actively employed on the legal holiday and meets one of the following: be paid for the workday immediately before the legal holiday; or be paid for the first work day immediately following the legal holiday; or Work on the legal holiday; or Be on an approved military leave of absence.
Effective Date	Date of Hire
Information	Employee is granted nine (8-hour) days of paid legal holidays per year to eligible employees. Full-time employees earn eight hours of leave for each legal holiday, prorated for less than 1.0 FTE. If employee is required to work on a legal Holiday (verified by department), employee is given credit for hours not used. Legal Holiday must be used within the fiscal year it is earned.

UWSMPH – Personal Holidays

Eligibility	Must have annual appointment and covered by WRS or expected to work at least 21% for annual basis appointment for at least one year.
Effective Date	Date of Hire
Action Needed	Employee reports leave taken online on a monthly basis.
Information	Employee is granted 36 hours of personal time per fiscal year, prorated based on FTE. If personal holidays are not used by the end of the fiscal year, they will be lost—no carryover allowed. <ul style="list-style-type: none"> Personal Holidays Policy

UWSMPH – Employee Assistance Office

Eligibility	All employees
Effective Date	Date of Hire
Information	<p>Employee Assistance Office is dedicated to service the emotional and psychological needs of the campus community, including faculty, staff and their family members or significant others. Service is free of charge and completely confidential. To schedule an appointment: Call 608-263-2987; Email eao@mailplus.wisc.edu Employee Assistance Office (Campus Map), Room #226, Lowell Hall, 610 Langdon Street, Madison WI 53703 EAO office includes: LifeMatters—available 24/7 Access.</p> <ul style="list-style-type: none"> Brochure: https://hr.wisc.edu/docs/lifematters-brochure.pdf Benefits While on an Unpaid Leave Brochure

UWSMPH – Wellness Program

Eligibility	All employees
Effective Date	Date of Hire
Information	<p>UW-Madison offers and promotes activities, education and resources to all members of the campus community. UW Health faculty and staff and supports them in changing behaviors and making healthier choices. The program's activities and educational resources offer to help to improve your wellbeing, manage stress, refrain from tobacco use, increase physical activity, reach including your physical health and mental/emotional health.</p> <p>In addition to the UW-Madison Wellness Program, Employee Trust Funds offers a Well Wisconsin Program to eligible employees, retirees and their spouses enrolled in a group health insurance enrolled in the state group health insurance plan. Information may be found online.</p>

UWMF – Other Benefits

UWMF– Norton LifeLock Identify Theft Protection

Eligibility	37.5% appointment or greater (eligible physician title)
Effective Date	First of the month following on full month
Action Needed	Complete enrollment online through Oracle Cloud within 30 days of start date (default will waive)
Information	<p>LifeLock benefit includes the Million Dollar Protection™ Package, which includes reimbursement for stolen funds and coverage for personal expenses each with limits up to \$1 Million, and their Service Guarantee to provide for lawyers and experts if needed.</p> <p>Two plans are offered, Basic and Ultimate</p> <p>The monthly premiums are deducted on a post-tax basis.</p>
Resources	<ul style="list-style-type: none"> • Norton LifeLock Flyer (and premiums) • Norton LifeLock Plan Features • Cyber Safety Benefits

UWMF– Bus Pass

Information	<p>UW Health physicians and employees who use the Madison Metro Transit system can receive a Madison Metro Bus Pass at no cost.</p> <p>To obtain a bus pass, UW Medical Foundation physicians must go to any of the UW Transportation Services office locations. Bus passes must be obtained in person and UWMF employees and physicians must present an Employee ID to get the pass. The UW Transportation Services office locations and office hours are posted on UW-Madison's Transportation Services website.</p>
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UWMF– Cashless Convenience

Information	<p>Cashless Convenience is available to all UW Health employees and allows staff to make cash-free/credit-carefree purchases through Payroll deductions using their UW Health ID badge.</p> <p>Cashless Convenience can be used at pharmacy locations, food service locations & gift shops at UW Health.</p> <p>To enroll, UW Health employees must indicate through Employee Self-Service to elect to have these costs deducted from your paycheck. The steps are outlined below and are also outlined in the Enrolling in Cashless Convenience Job Aid.</p>
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UWMF– Wellness Program

Information	<p>UW Health's Wellness Options at Work Program offers and promotes activities, education and resources to all UW Health faculty and staff, and supports them in changing behaviors and making healthier choices. The program's activities and educational resources offer to help to manage stress, refrain from tobacco use, increase physical activity, reach and maintain a healthy weight, manage alcohol and drug addictions, maintain good nutrition and improve general health.</p>
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UWMF– Corporate Discounts

Information	UW Health offers a wide variety of discounts to area vendors, such as restaurants, fitness clubs, car care facilities, & Wisconsin Dells. Visit the U-Connect page to view discounts available and request coupons.
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