



UW Medical Foundation

2025 Physician Benefit Summary

Benefit Eligibility

Full Time (75 – 100% appointment)

Eligible for all benefits listed

Part Time (50 – 74% appointment)

Eligible for all benefits listed except long-term disability wrap insurance.

Limited Hour (0-49% appointment)

Eligible for UWMF Physicians's Retirement Plan (all appointments).

Clinical Instructor, Rehired Annuitant or Emeritus

Eligible for UWMF Physician's Retirement Plan, regardless of appointment percentage.

Questions?

Contact the HR Service Center at (608) 263-6500.

Dental Insurance

UWMF offers comprehensive dental coverage through Delta Dental of Wisconsin. Coverage includes \$1,200 annual maximum in services per individual; 100% coverage on preventive and basic restorative services; 80% to 100% coverage for basic and major services; 50% coverage for orthodontic services up to \$2,000 lifetime maximum per family member, including adults. Coverage for dependent children is offered up to age 26. Coverage is effective the date of hire. Provider search available: [Delta Dental Find a Dental Provider](#).

Coverage Level	Monthly Premium
Employee Only	\$40.24
Family	\$114.39

Flexible Spending Accounts (FSA)

Allows you to withhold tax-free dollars from paychecks to spend on eligible expenses.

Health Care Flexible Spending

Participants enrolled in a non-high deductible health plan may set aside up to \$3,200 in pre-tax dollars for eligible medical, prescription, vision, and dental/orthodontic expenses not covered by insurance. Participants will be provided with a debit card loaded with their annual election to make qualifying payments. Up to \$640 of unused funds will roll over into the next plan year. Coverage will be effective the first of the month following one full month of employment. Enrollment must be done each year to participate.

Combination Flexible Spending

Participants enrolled in a High Deductible Health Plan may set aside up to \$3,200 in pre-tax dollars for eligible vision and dental/orthodontic expenses. Once the applicable IRS statutory deductible is met, funds may then be used for eligible medical expenses. Participants will be provided with a debit card loaded with their annual election to make qualifying payments. Once plan deductible is met, can use funds for all eligible expenses, including medical. Up to \$640 of unused funds will rollover into the next plan year. Enrollment must be done each year to participate. Coverage will be effective the first of the month following one full month of employment.

Long-Term Disability

Basic Long-Term Disability

This is mandatory coverage. Eligible physicians are enrolled and covered by long-term disability insurance effective on their date of hire.

- This is an automatic benefit, which is equal to 66 2/3% of W-2 wages, begins after 90 days of disability.
- The physician pays the entire monthly premium. If the physician becomes disabled, the premium is waived, and the benefit is non-taxable.

Basic Long-Term Disability Wrap

This is mandatory coverage for physicians with an appointment of 75% or higher. Eligible physicians are covered by the basic long-term disability wrap insurance and may purchase supplemental disability wrap (see below). Physician is responsible for the entire monthly premium.

- Provides \$1,000 in benefit per month.
- 360-day elimination period.
- Benefits relate to the physician's own occupation, which discontinues at age 67.
- Cost is based on income and age and the physician pays entire monthly premium.

Effective dated based on date of hire and enrollment period. For questions, contact Guardian at (888) 275-7473. Plan is underwritten by Guardian Life Insurance.

Supplemental Long-Term Disability Wrap

This is optional coverage for physicians with an appointment of 75% or higher. Physician is responsible for the entire monthly premium.

- Provides up to an additional \$5,000 in benefit per month.
- 90-day elimination period.
- Benefits relate to the physician's own occupation, which discontinues at age 67.
- The cost is based on income and age and the physician pays the entire monthly premium.

Effective date based on hire date and enrollment period. For questions, contact Guardian at (888) 275-7473. Plan is underwritten by Guardian Life Insurance.

Life Insurance

Physician Group Life and AD&D

This automatic benefit provides \$500,000 in group term life coverage and includes accidental death and dismemberment benefits. Eligible physicians are covered by life insurance effective their date of hire. The premium is paid by UWMF. Physicians pay taxes on the monthly premium amount.

VEBA

Voluntary Employee Benefit Association (VEBA) is available to reduce the taxable benefit. Physician pays premium through payroll deduction and premium is reimbursed to physician by UWMF. Physician pays taxes, but often at a lower rate.

Spouse Life Insurance

Eligible physicians may elect life insurance for their spouse/domestic partner effective on their date of hire. This benefit is not available if both physicians are employed by UWMF.

A minimum of \$50,000 in coverage is guaranteed issue if enrollment is completed within the first 30 days of hire. An additional \$50,000 coverage is available with evidence of insurability.

Dependent Life Insurance

Eligible physicians may elect life insurance for their dependent children effective on their date of hire. Plan offers \$10,000 of benefit for spouse/domestic partner and \$5,000 per child. Cost is \$0.93 per month, regardless of number of dependents.

Additional Voluntary Benefits

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 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.

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).

Norton LifeLock

Norton LifeLock works to safeguard your identity as well as protect your electronic devices from online threats. If you are a victim of identity theft, LifeLock helps protect you with their Million Dollar Protection Package. Device security protection offers security against online threats, viruses, and malware for your home and personal devices.

Plan Options	Benefit Essential		Benefit Premier	
	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$7.50	\$3.75	\$12.00	\$6.00
Employee + Family	\$15.00	\$7.50	\$23.98	\$11.99

Pet Insurance

UW Health offers pet insurance to all employees as a voluntary benefit. Employee pays full premium but is offered discounted rates through Spot Pet Insurance. The benefit includes coverage for accidents, illnesses, behavioral conditions and more.

Retirement

Physician's Retirement Plan

Participation begins immediately upon date of hire. Employer retirement contributions are made on your behalf to the plan. At time of new hire and during each contribution cycle period (which happens every five years), Physicians may request to contribute 0%, 5%, 10%, 15%, 20% or 25% of their pre-tax wages, up to the annual IRS maximum dollar amount; based on

the IRS maximum income (the IRS releases these amounts at the end of each year for the following year). The current contribution cycle is January 1, 2022 to December 31, 2026 (the next contribution cycle period will be effective January 1, 2027). Vesting is immediate.

Retirement Planning

UWMF has dedicated and local retirement planners from Fidelity to assist in helping through a consultative, needs-based approach. See The Pulse for info on scheduling a one-on-one appointment, as well as other ways to connect with Fidelity

Parental Paid Leave

May be taken for birth or adoption of a child, or placement of a foster child. Eligible Physicians can receive 100% of their salary (up to \$30,000) for a six (6) week duration due to the birth or adoption of a child or placement of a foster child. The benefit pays a weekly maximum of \$5,000. Physicians must initiate an FMLA leave of absence through SMPH and include the approval of this leave with their leave request form.

Learning and Development Services

Are you interested in learning, developing your skills, and expanding your knowledge? Would you enjoy meeting other UW Health employees and hearing new perspectives? Our service offerings are continuously expanding to include learning sessions and a resource library covering a variety of topics including team and individual development, computer/technical skills, supervisory or management development, tools for new employees and organizational learning.

- Eligible effective date of hire
- Session attendance is paid time and requires supervisor approval.

Employee Wellbeing

UW Health's Employee Wellbeing 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.

Bus Pass

UW Health employees and physicians who use the Madison Metro Transit system can receive a bus pass at no cost.

Corporate Discounts

UW Health offers a wide variety of discounts to area vendors, such as restaurants, fitness clubs, car care facilities and Wisconsin Dells. Visit the The Pulse page to view all of the corporate discounts available and request coupons.

Cashless Convenience

Cashless Convenience is available to all UW Health employees and allows staff to make cash-free/credit card-free purchases through payroll deductions using their UW Health ID badge. Cashless Convenience can be used at pharmacy locations, food service locations and gift shops throughout UW Health.

Employee Assistance Program

All UW Health employees have immediate access to SupportLinc, our employee assistance and work/life program. SupportLinc is designated to be a confidential source of information and assistance to help employees and their families with professional counseling services, legal assistance, financial resources, childcare and more.

Adoption Assistance Benefit

UW Health provides financial support to eligible employees for qualified expenses directly related to the adoption of a child.

- Must be an active full-time or part-time employee of 0.5 FTE or greater. See guideline for full requirements and reimbursement amounts.
- The maximum expense reimbursement per child is \$5,000, with a lifetime maximum of \$10,000 per family.
- Benefits are paid on a staggered reimbursement schedule.

Benefit Deductions

Premium rates are listed as a monthly amount. Most benefit premiums are pro-rated to be deducted on a semi-monthly basis, 24 times per year. Retirement is deducted on a per paycheck basis.