University of Wisconsin School of Medicine and Public Health (UWSMPH)/ UW Medical Foundation (UWMF) Physician Benefit 2025 Comparison

Benefit Eligibility

	UWSMPH		UWMF
Based on appointment percentage.		Based on appointment percentage.	
21 – 41%:	Full benefits (health at half-time rate) Health (grad benefit rate), supplemental dental, vision, life insurance, AD&D, flexible spending, 403(b) and 457 retirement plans	50 – 100%: 0 – 49%:	Full benefits unless otherwise indicated (75% for wraps) Physician Retirement Plan
0 – 20%:	403(b) and 457 retirement plans and flexible spending only		

^{*}Status of **Clinical Instructor, Rehired Annuitant, and Emeritus** are eligible only for the UWMF Physicians Retirement Plan on the UWMF employment side. Eligible for UWSMPH benefits based on the appointment percentage listed above.

Dependent Eligibility

UWSMPH	UWMF
Legal spouse and eligible dependents (eligibility age	Legal spouse and eligible dependents (up to age 26);
varies by benefit); Domestic partners recognized for	Domestic partners recognized with completed Domestic
select life insurance benefits only	Partner Affidavit and supporting documentation

Contact Information

UWSMPH	UWMF
If you have questions about your UWSMPH benefits, please contact your Departmental Onboarding Coordinator (identified in appointment letter).	If you have questions about your UWMF benefits, please contact the HR Service Center by submitting a request through HR Help Desk or by calling (608) 263-6500, Monday – Friday, 7:30am – 5pm.





Health Insurance

UWSMPH UWMF

State Group Health Insurance

Must enroll within 30 days from first day of WRS-covered employment. Coverage begins first of the month on or after date of hire. Includes one eye exam per year. Can elect with or without uniform dental, which provides coverage for preventive and diagnostic services, as well as orthodontics for dependents up to age 19. No major/restorative benefits. Those who are eligible but waive State Group Health plan, may be eligible for annual optout incentive of \$2,000.

Physician pays monthly premium.

Plan	With Dental	Without Dental
HMO Family	\$307	\$297
HMO Single	\$124	\$120
Access Family	\$734	\$724
Access Single	\$296	\$292
HDHP HMO Family	\$114	\$104
HDHP HMO Single	\$46	\$42
HDHP Access Family	\$541	\$531
HDHP Access Single	\$218	\$214

Not offered by UWMF.

Dental Insurance

UWSMPH UWMF

Must enroll within 30 days from first day of WRS-covered employment. Coverage begins the first of the month on or after date of hire. Physician pays monthly premium.

Delta Dental Select/Select Plus

Provides coverage beyond the basic preventive coverage included with health plan. Select Plus Plan includes orthodontia coverage regardless of age.

	Select	Select Plus
Employee Only	\$9.08	\$21.60
Employee + Spouse	\$18.16	\$43.22
Employee + Children	\$12.24	\$40.12
Family	\$21.76	\$66.20

Delta Dental Preventive

Offers same coverage as uniform dental benefit (preventive/ diagnostic and orthodontia only). Cannot be enrolled in health insurance through state to enroll.

Delta Dental Preventive			
Employee Only	\$36.10		
Family	\$90.28		

UWMF Delta Dental

Must enroll within first 30 days of employment. Coverage begins on date of hire. Coverage is available for single and family, including domestic partner coverage. Fully comprehensive dental plan that includes preventive/diagnostic and major/restorative care. Orthodontia coverage offered for both dependents and adults.

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





Vision Insurance

UWSMPH UWMF

DeltaVision (EyeMed Network)

Must enroll within 30 days from first day of WRS employment. Coverage begins first of month on or after date of hire. Members and covered dependents can receive annual eye exams and coverage allowances towards glasses or contact lenses following a copayment. State Group Health covers one annual eye exam per dependent.

Coverage	Monthly Premium	
Employee Only	\$5.72	
Employee + Spouse	\$11.42	
Employee + Child(ren)	\$12.88	
Employee + Family	\$20.58	

Not offered by UWMF.

Flexible Spending Accounts (FSA)

UWSMPH UWMF

Must enroll within 30 days from first day of WRS-covered employment. Vendor is Optum Financial. Allows you to withhold tax-free dollars from paychecks to spend on eligible expenses. Must re-enroll annually during Open Enrollment.

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 non-covered medical, prescription, vision, and dental/orthodontic expenses. Up to \$640 of unused funds will roll over into the next plan year. \$50 minimum annual contribution amount and \$50 minimum account balance required to qualify for carryover to 2025.

Limited Purpose Flexible Spending

Participants enrolled in a High Deductible Health Plan may set aside up to \$3,200 in pre-tax dollars for vision and dental/orthodontic expenses. Once the HDHP deductible is met, funds may then be used for eligible medical expenses. 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. \$50 minimum annual contribution amount and \$50 minimum account balance required to qualify for carryover to 2025.

Dependent Day Care Flexible Spending

Participants can set aside up to \$5,000 in pre-tax dollars for qualified day care expenses. Annual elected enrollment amount will be deducted from paycheck pre-

Must enroll within first 30 days of employment. Vendor is WEX. Allows you to withhold tax-free dollars from paychecks to spend on eligible expenses. Must re-enroll annually during Open Enrollment.

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. Up to \$640 of unused funds will roll over into the next plan year.

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 expenses. Combination FSA funds may be used for post-deductible medical expenses rather than using HSA funds, or if HSA funds are exhausted. Once applicable IRS statutory 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.

Dependent Care Flexible Spending

Not offered by UWMF.





tax, up to annual maximum of \$5,000 per family. There is no rollover of unused funds into the next plan year.

Health Savings Account (HSA)

UWSMPH UWMF

Must enroll within 30 days from first day of WRS-covered employment if enrolled in the High Deductible Health plan through UWSMPH.

Coverage begins the first of the month on or after date of hire.

Must re-enroll annually during Open Enrollment if enrolled in HDHP health plan.

Maximum Total Annual Contribution Limits:

*Includes employer contributions annually to HSA prorated based on date of hire and employer contributions to health plans:

Single	Family
\$4,300*	\$8,550*

UWSMPH Annual Contribution:

If age 55 to 65 by December 31, may contribute additional \$1,000 to HSA.

Single	Family
\$828	\$1,650

Accident Plan Insurance and Identity Theft Protection

UWSMPH UWMF

Securian Accident Plan

Provides lump sum payment for illness and/or injury due to accident (e.g., emergency care, hospital care, surgery). Includes an accidental death and dismemberment benefit up to \$100,000 and identity theft protection through Generali Global Assistance. Physician pays full premium.

Coverage	Monthly Premium	
Employee Only	\$3.72	
Employee + Spouse	\$5.32	
Employee + Child(ren)	\$7.17	
Employee + Family	\$10.47	

Norton LifeLock

Not offered by UWMF.

Provides employee identity theft protection and electronic device security protection against online threats, viruses, and malware.

Physician pays monthly premium.

	Essential	Premier
Employee Only	\$7.50	\$12.00
Family	\$15.00	\$23.98

Accident Insurance

If injured, can help pay for medical deductibles, daycare, student loans, gas and other everyday expenses. Benefit amount based on injury and enrollment level. Employee-paid premium.

Monthly Premiums	Basic	Enhanced
Employee Only	\$9.56	\$13.32
Employee + Spouse/DP	\$15.06	\$20.98
Employee + Child(ren)	\$16.00	\$22.30
Employee + Family	\$25.18	\$35.06





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). Benefit amount based on illness and % of coverage amount. Employee-paid premium.

Hospital Indemnity Insurance

Receive lump sum to help pay bills not paid by health insurance (deductibles, childcare, rent and other life expenses) if you or family member is hospitalized. Benefit based on type of confinement and enrollment level. Employee-paid premium.

Monthly Premiums	Basic	Enhanced
Employee Only	\$17.30	\$30.34
Employee + Spouse/DP	\$32.22	\$56.36
Employee + Child(ren)	\$31.54	\$54.92
Employee + Family	\$48.82	\$85.02

Life Insurance

UWSMPH UWMF

State Group Life, Individual/Family Life Insurance (optional coverage)

Includes selective coverage amounts for you, your spouse and/or your eligible children.

For State Group Life Insurance plan only, physician pays taxes on premium for coverage above \$50,000 per IRS regulations. Premium based on coverage and age. Physician pays entire monthly premium on most plans except for State Group Life, where employer contributes to basic and supplemental coverage and physician pays remaining premium after employer contribution.

If employee does not enroll when initially eligible, employee may have an opportunity to enroll in State Group Life insurance with a qualifying life event. If employee does not enroll when initially eligible, employee may apply for State Group Life or Individual & Family Life Insurance coverage at any time through Evidence of Insurability (acceptance not guaranteed).

Physician Group Life and AD&D (mandatory coverage)

Provides \$500,000 group term life policy. Coverage begins on date of hire. Decreasing-term policy. Includes Accidental Death and Dismemberment (AD&D) benefit of an additional \$500,000. Coverage is administered by The Hartford.

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

Voluntary Employee Benefit Association (VEBA) (optional coverage)

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





Accidental Death and Dismemberment (AD&D)

UWSMPH UWMF

Zurich Accidental Death and Dismemberment (AD&D)

Employee may enroll in this benefit at any time. If enrolled during the initial 30-day enrollment period, coverage effective first of the month following 30 days from eligibility date. If enrolled outside of initial enrollment period, coverage begins first of the month on or following receipt of application. Coverage is available for spouse and/or children. Coverage includes identity theft protection, critical burn and rehabilitation benefit, as well as travel assistance through Zurich Travel Assist when traveling at least 100 miles from your home.

Included under life insurance for no additional charge.

Dependent Life Insurance

UWSMPH UWMF

Available under State Group Life and Individual & Family term-life plans.

Physician pays monthly premium.

Provides \$10,000 benefit for spouse/domestic partner and \$5,000 for each child. Spouse coverage 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. Administered by The Hartford.

Physician pays monthly premium of \$0.93 regardless of number of dependents covered.

Spouse Life Insurance

UWSMPH UWMF

Available under State Group Life and Individual & Family term life plans. Physician pays monthly premium.

Eligible on date of hire. Provides \$50,000 in benefit for spouse/domestic partner. An additional \$50,000 of optional coverage is available with evidence of insurability (medical underwriting). If policy is waived at initial enrollment, evidence of insurability is required to add this coverage later. Not available if both spouses are UWMF-employed physicians.

UWMF Spouse Life Insurance		
Coverage Amount	Monthly Premium	
\$50,000	\$10	
\$100,000*	\$20	

*\$50,000 guaranteed issue. Evidence of insurability required for additional \$50,000.





Disability Insurance

UWSMPH UWMF

Income Continuation Insurance (ICI)

Eligibility Requirements: Must be WRS eligible.

Employee must elect coverage within first 30 days from date of employment or within 60 days from when employee completes 12 months of WRS service. Employee has option to begin coverage the first of the month on or after receipt of the application (without employer contribution) *OR* first of month following one year of WRS service (with employer contribution). Choose waiting period of 30, 90, 125 or 180 days before ICI benefits are payable. Covered at 75% of UWSMPH salary, up to \$120,000 maximum earnings with benefit up to \$7,500 per month. ICI benefit begins after employee serves elimination period or exhausts sick leave to a maximum of 130 days, whichever is longer.

Short Term Disability

Up to 12 months with occupation - specific coverage.

Long Term Disability

After first 12 months of disability, must be unable to engage in any substantial gainful activity for which reasonably qualified.

Physician pays monthly premium depending on monthly UWSMPH salary and waiting period chosen.

Employer contributes to premium once employee completes 12 months of Wisconsin Retirement System service.

Basic Long-Term Disability

Automatic coverage. Applies to UWMF income. 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.

For questions, contact the HR Service Center at (608) 263-6500.

Basic Disability Wrap Insurance (mandatory coverage)

Must have 75% appointment or greater to be eligible. Provides up to an additional \$1,000 in benefit per month for new hires. 360-day waiting period. Occupation specific coverage, which discontinues at age 67. Effective date based on hire date and enrollment period.

Physician pays monthly premium. Cost is based on age and income.

For questions, contact Guardian at (888) 275-7473. Plan is underwritten by Guardian Life Insurance.

Supplemental Disability Wrap Insurance (optional coverage)

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. Effective date based on hire date and enrollment period.

Physician pays monthly premium. Cost is based on age and income.

For questions, contact Guardian at (888) 275-7473. Plan is underwritten by Guardian Life Insurance.

Retirement

UWSMPH UWMF

Wisconsin Retirement System (mandatory)

Employer contributes 6.95% and employee contributes 6.95% of UWSMPH salary annually, deducted from each biweekly paycheck.

Retirement income is based on years of service, age at retirement and the average of the highest three years of UWSMPH earnings or based on the total cash value of the account, whichever is greater. There is a five-year vesting requirement if hired on or after July 1, 2011 and

Physician Retirement Plan 401(a)

Eligible on date of hire, regardless of appointment percentage. Plan allows a request to change your contribution level every five years.

The initial period will be for the current five-year contribution cycle of Jan 1, 2022 through December 31, 2026. One of six contribution levels will be allowed: 0%, 5%, 10%, 15%, 20% or 25%. Vesting is immediate. Investment elections, if not updated directly through Fidelity account will be defaulted to the age-appropriate





have no WRS creditable service prior to July 1, 2011. Vesting is immediate WRS service prior to July 1, 2011.

Wisconsin Deferred Compensation (457) (optional)

May enroll at any time and elect up to 100% of UWSMPH salary up to the IRS maximum annual contribution. Lowers taxable income. May contribute up to the IRS maximum amount to both a 457 plan and a 403(b) plan.

UW 403(b) Supplemental Retirement Program (SRP) (optional)

Enroll at any time and elect up to 100% of UWSMPH salary with up to the IRS maximum annual contribution plus catch-up contributions if employee meets service and SRP contribution requirements. Lowers taxable income. May contribute up to IRS maximum to both a 403(b) and a 457 plan.

target date fund. Changes to investment elections can be made at any time.

By requesting a contribution category, the Physician agrees to have their salary reduced by this percentage and to receive an employer contribution to the PRP in lieu of this salary.

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 days of hire, you will default to 15% for current 5-year contribution cycle period with no ability to change.

The election request amount approved will reduce your gross income to account for this employer contribution on your behalf.

Benefit Time

UWSMPH UWMF

Vacation

22 (8-hour) days received every July 1 (prorated to FTE and date of hire). Carry over is allowed for up to one fiscal year.

Sick Leave

22 (8-hour) days received on day of hire. After 18 months of employment, employee earns 8 hours per month. Leave prorated based on FTE. Unused sick leave may be converted at retirement, layoff or death to pay health insurance premiums if receiving WRS retirement benefit. No accrual or carry over limits.

Vacation and sick are paid based on UWSMPH salary only. A 1.0 FTE employee make take sick leave in either 4.0- or 8.0-hour increments.

Holidays

Nine (8-hour) days legal holidays which occur on or after date of hire and every fiscal year thereafter (prorated by FTE). Annual (12-month) appointments also receive 36 hours of personal leave per fiscal year (prorated by FTE). Credit given for working legal holidays.

Paid time off is **not** offered to cover the UWMF salary for time away from the office. Please contact your Department Administrator on how it is handled departmentally.

Holidays

Paid time off is **not** offered to cover the UWMF salary for time away from the office. Please contact your Department Administrator on how it is handled departmentally.

Family & Medical Leave

UWSMPH UWMF

Eligible employees can take up to 12 weeks of unpaid*, job-protected leave each calendar year for certain family and medical reasons under the Wisconsin and federal Family and Medical Leave Acts (W/FMLA). Contact the SMPH Leave Specialist right away at smph-Last Updated 10/28/2024

Employee requests for family and medical leave should be submitted to UWSMPH. UWSMPH will process all leave requests and provide UWMF with approval/denial



fmla@med.wisc.edu if you need to request family/medical leave or have any questions about your leave options. For more information, including the required leave paperwork, visit https://intranet.med.wisc.edu/human-resources/medical-leaves/.

*Employees on approved leave can substitute any type of earned paid leave (sick, vacation, personal holiday, etc.) they have in order to continue receiving their UWSMPH pay.

information, which UWMF will honor so that employees only need to submit the leave paperwork once.

Parental Leave

UWSMPH UWMF

Eligible employees may request up to 6 weeks (240 hours/pro-rated for part-time employees) of paid time off within a 12-month rolling cycle for the birth or adoption of a child. Paid Parental Leave (PPL) can be requested on a continuous, intermittent, or reduced work schedule basis. For more information, including the required PPL Request Form, visit the UW Paid Parental Leave webpage at https://hr.wisc.edu/paid-parental-leave/.

All parental leaves will be approved concurrently under all applicable Wisconsin and federal and UW leave policies.

Employee is eligible for UWMF Physician Paid Parental Leave benefit as of date of hire. Payment for Paid Parental Leave is 100% of physician's monthly UWMF salary up to a \$5,000 max weekly benefit (\$30,000 max) for a 6-week period. Copy of employee's leave approval from UWSMPH (see Family & Medical Leave section) is required for UWMF to approve employee for Paid Parental Leave benefit.

Adoption Assistance

UWSMPH	UWMF
Not offered by UWSMPH.	Eligible employees: FTE of 0.5 and higher, immediate eligibility upon date of hire. Will reimburse employees up to \$5,000 per child adopted, with a lifetime maximum of \$10,000 per employee/family. See The Pulse for further details.

Sabbatical

UWSMPH	UWMF
Must be an Assistant Professor, Associate Professor or Professor and have completed 6 or more years of full-time instructional service or equivalent at the University of Wisconsin and not have taken a sabbatical in the UW System during those six years. 100% of pay for one semester; up to 65% of pay for full year sabbatical.	Not offered by UWMF





Long-Term Care

UWSMPH	UWMF	
Long-term insurance plan through HealthCare. Available to employees, their spouses and parents who reside in WI. Medically underwritten. Eligible date of hire. Can enroll anytime.	Not offered by UWMF	
Physician pays monthly premium. For questions or to enroll, contact Health Choice at 800-833-5823.		

Professional Liability, including Malpractice Insurance

UWSMPH	UWMF
Per occurrence-based coverage. Premiums paid by employer. No PCF contributions required by physician. Managed by UW Risk Management.	See SMPH information. No cost to physician.
No cost to physician.	

Continuing Medical Education (CME) Allowance

UWSMPH	UWMF	
Contact department administrator.	An annual professional business expense allowance is provided to advance physician knowledge and skills according to the UW Health Professional Business Expense Guidelines. This allowance is currently \$4,000 prorated to start date. The \$4,000 is for 0.2 FTE or greater. Amount is prorated for less than 0.2 FTE. Physician may carry over 50% of the annual allowance into the next fiscal year. In addition, expenses associated with licensing, privileging and other costs required for clinical practice are paid by UW Health.	

Tuition Reimbursement

UWSMPH	UWMF
Reimbursement must be approved by the department, Medical School Human Resources, and the campus before the semester begins. For employees only. Visit: www.ohr.wisc.edu/docs/EmployeeCourseworkTrainingProcedures.pdf	Not offered by UWMF

Relocation

UWSMPH	UWMF
A one-time relocation award per household to cover the costs of a one-way household move, including travel, temporary lodging and moving expenses subject to IRS tax guidelines and restrictions.	Not offered by UWMF





Additional Benefits

UWSMPH UWMF

Employee Assistance Office is open from 8 am to 4:30 pm Monday through Friday. Call 608-263-2987 or email eao@mailplus.wisc.edu. LifeMatters provides employees with free and confidential statewide coverage and 24/7 telephone access to professional counselors in support of employees' personal and work-related concerns as well as a variety of resources. Contact LifeMatters via phone at 800-634-6433 or email lifematters@mailplus.wisc.edu for instructions on how to reach a LifeMatters counselor via text.

Employee Assistance: 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, recognition programs, corporate discounts, pet insurance, wellness program, Cashless Convenience, no-cost bus pass. See The Pulse for details.

Parking

UWSMPH UWMF

Parking: Please complete this <u>form</u> to indicate which employer/paycheck you wish your parking deductions to be taken from.

An employee may apply for parking through UW Transportation Services. Please complete this <u>form</u> to indicate which employer/paycheck you wish your parking deductions to be taken from.

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 plan documents shall be considered accurate.



