



## Separating Employment at UW Health: UWHC Benefit Information

Questions regarding your end of employment and the impact on your benefits should be directed to:  
the **UW Health HR Service Center** at (608) 263-6500.

If you are moving to another state of Wisconsin agency, with less than a 30-day break in service, please contact the HR Service Center to provide the name of the new state agency and start date. This will allow us to start the benefits transfer process more quickly. Note: If you are retiring, please see the [UWHC - Retirement Life Event page on The Pulse](#)

What happens to my benefits when separating employment?	
<b>Health Insurance, Supplemental Delta Dental, Select/Select Plus Dental and DeltaVision</b>	<p>If enrolled, your health, dental and/or vision coverage ends at the end of the month in which your employment terminates. If you are actively enrolled in any of these benefits, you may continue coverage for up to 18 months by electing COBRA continuation coverage. Other qualifying events may extend this coverage. COBRA paperwork will be mailed to your address on file within 1-2 weeks after your employment has ended. To elect COBRA continuation coverage, you must complete the election form(s) and submit them according to the directions on each form. The election period for COBRA is 60 days from the date you receive the election notice or the date you lose coverage, whichever is dated later.</p> <p>For additional information on COBRA, including costs, refer to the resources below:</p> <ul style="list-style-type: none"><li>• <a href="#">UWHC COBRA Eligibility (The Pulse)</a></li><li>• <a href="#">UWHC COBRA Enrollment (The Pulse)</a></li><li>• <a href="#">UWHC COBRA Premiums (The Pulse)</a></li><li>• <a href="#">US Department of Labor FAQ on COBRA Continuation of Health Coverage for Workers</a></li></ul>
<b>Flexible Spending Accounts (FSAs)</b>  <b>Healthcare Flex Dependent Daycare Flex Limited Purpose Healthcare Flex</b>	<p>Your health care FSA/ limited-purpose FSA will terminate the last day of the month in which your final payroll deduction falls. If eligible, you may choose to continue your FSA through COBRA. If you terminate your employment or become ineligible for the FSA, your FSA card will be deactivated on your last day of employment and any additional reimbursement requests will need to be submitted online through Optum Financials' website while your account is still active. You have until March 31, the last day of the run-out period, to submit reimbursement requests or resolve any outstanding claims for expenses incurred during the coverage period.</p> <p>Your dependent day care FSA will terminate on your last day of employment and cannot be continued through COBRA. You have until the end of the plan year (December 31) to submit claims incurred during the period of time you were active and enrolled in the plan. For additional benefit account information, please see the resources available on the State of Wisconsin dedicated landing page <a href="#">Optum Financial</a>.</p> <p>You remain responsible for substantiating your claims. We encourage you to log into your account and update your contact information to personal info if you have not already done so. Once the plan year closes, you will be responsible for unsubstantiated claims. UWHC FSA participants can view the <a href="#">Substantiation Requirements</a> document online, as well as additional information on the <a href="#">Claims Recovery Process</a>.</p> <p>Questions should be directed to Optum Financial (CYC) customer service at (833)-881-8158 or <a href="mailto:service@of.optum.com">service@of.optum.com</a></p> <ul style="list-style-type: none"><li>• <a href="#">FSA Account Handbook</a></li></ul>

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

*Last Updated 1/22/2025*

	<p>If you are moving from UWHC to another state agency with less than a 30-day break in service, please contact the HR Service Center. The benefits team will complete a flex 'transfer' form notifying Optum Financial and your new state employer of your enrollment, so they can efficiently move the account, eliminating an interruption in service.</p>
<b>Health Savings Account (HSA)</b>	<p>Upon termination of your employment, your employee and employer contributions will cease. However, you will continue to have access to your HSA after termination as the benefit is portable, including use of your HSA card. You will be charged a monthly service fee beginning the first month following termination which will be automatically deducted from your HSA account balance unless the account closes due to a zero balance. You have the option to keep your account with Optum, or you can roll the funds over into a different HSA. Please contact Optum Financial directly to discuss your options.</p> <p>For additional benefit account information, Refer to the <a href="#">HSA Account Handbook</a> or see the resources available on the State of Wisconsin dedicated landing page <a href="#">ConnectYourCare</a>.</p> <p>Questions should be directed to Optum Financial (CYC) customer service at 1-833-881-8158 or <a href="mailto:service@connectyourcare.com">service@connectyourcare.com</a>.</p>
<b>Life Insurances AD&amp;D</b>	<p><b>State Group Life</b></p> <p>If you were enrolled in State Group Life (SGL) insurance and Accidental Death &amp; Dismemberment (AD&amp;D) insurance, your coverage will end on the last day of the calendar month of your employment (including the one/two units of spouse/dependent coverage). If you meet the <a href="#">eligibility requirements</a>, you may be able to continue your SGL insurance coverage at the UWHC group rates by submitting the <a href="#">Continuation Application</a> to ETF. Please contact the HR Service Center by calling (608) 263-6500 if you are interested in this continuation option. Please note the application must be submitted to ETF within 31 days following the end date of your life insurance coverage. If you do not meet the eligibility requirements to continue your coverage, you may be able to convert your coverage(s) to an individual policy by completing the <a href="#">Conversion Application</a>. Please review the <i>Maintaining Coverage After You Terminate Employment</i> section of the <a href="#">SGL brochure</a> (pages 20-22) for more information. Forms to continue or convert coverage must be submitted to ETF within 31 days of your coverage termination date. Contact information for Securian is on page 30 of the SGL Brochure.</p> <p><b>Supplemental Life (Securian)</b></p> <p>If you were enrolled in Supplemental Life insurance for yourself, spouse or dependent children, coverage ends at the end of the month in which your employment ends. You may convert your coverage to an individual policy by submitting an application within 31 days of your coverage end date. For further information and to obtain the conversion form, please contact the UW Health HR Service Center at (608) 263-6500.</p> <p><b>Accidental Death &amp; Dismemberment (Zurich)</b></p> <p>If you were enrolled in AD&amp;D Insurance, your coverage ends at the end of the month in which your employment ends. Coverage may be converted to an individual policy if you are under age 70. Contact Zurich at (800) 834-1959 for more information or to request a conversion form. Conversion forms must be submitted to Zurich within 60 days of your coverage end date.</p>
<b>Securian Accident Insurance</b>	<p>If you were enrolled in Securian Accident Insurance, coverage ends at the end of the month in which your employment ends. You may convert your coverage to an individual policy by submitting an</p>

	election form directly to Securian within 31 days of your coverage end date. More information, along with the election form can be found <a href="#">here</a> .
<b>Income Continuation Insurance (ICI)</b>	Income Continuation Insurance (ICI) terminates on your last day of employment. If you were actively receiving ICI benefits through The Hartford at the time of termination, your claim and payments may continue post-resignation.
<b>Vacation Compensatory Time Sabbatical</b>	<p>With proper notice, earned but unused vacation time will be paid in a lump sum on the employee's final paycheck, as well as any compensatory time. Accrued vacation time cannot be used to extend the date of termination. Please reference <a href="#">Time Off Policy 9.40</a> for full information.</p> <p>Former UWHC-represented employees who have sabbatical hours banked will be allowed to use the time based upon the chart on <a href="#">The Pulse</a>. Options may include applying the hours to the sick leave conversion for retiree health insurance. Please review this information for action steps needed, prior to your last day.</p>
<b>Sick Leave</b>	<p>Your unused sick leave credits cannot be “cashed out” when you leave state employment, nor can they be used to pay premiums for Medicare or for any health insurance plans other than the State of Wisconsin Group Health Insurance Program. Per <a href="#">Time Off Policy 9.40</a>, if previously employed by UWHC, UWHC shall reinstate the sick leave earned by an employee during previous employment with UWHC if the employee has returned to regular status employment within one year (or within five years following layoff). If <a href="#">transferring to another state agency</a>, no other state agency accepts UWHC sick leave.</p> <p>Eligible employees may convert unused sick leave credits to pay post-termination state group health insurance premiums. If you retire on an immediate retirement or disability annuity, qualify for retirement but receive a lump sum benefit or terminate with 20+ years of Wisconsin Retirement System (WRS) creditable service, your sick leave will be certified under the Accumulated Sick Leave Conversion Credit program. Additionally, if you have 15 years of adjusted continuous UWHC/state service, you may qualify for the Supplemental Health Insurance Conversion Credit program. Please refer to the <a href="#">Sick Leave Credit Conversion Program</a> brochure or <a href="#">Accumulated Sick Leave Credit Conversion Program: What You Need to Know (State &amp; UW)   ETF</a>, for further information. Human Resources will automatically certify eligible sick leave upon termination/retirement.</p> <p>If you are terminating, have a sick leave balance and are not in the State Group Health Insurance Program (GHIP), you will lose your sick leave unless you enroll in the State GHIP for 30 days to escrow (if you terminate with 20 years of WRS creditable service but are not eligible for an immediate annuity, sick leave credits can be preserved and you don't have to be enrolled in health insurance). If an employee who deferred coverage wants to preserve sick leave credits for later use, they must enroll in the Access Plan (non-HDHP) 30 days prior to retirement. Contact the HR Service Center about this enrollment. After one month of employee coverage, they may cancel and escrow their sick leave credits, or they may continue this coverage.</p> <p>Retirees: Employees can save their sick leave credits for use at a later date by escrowing sick leave credits if they have health insurance coverage through another source that is comparable to the Access Plan or It's Your Choice Medicare Plus plan coverage. Their prescription drug coverage must be comparable to the plan offered by Navitus Health Solutions. Refer to the Sick Leave Credit Conversion Program (ET-4132) brochure for more information.</p> <p><b>Resources:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Sick Leave Conversion Credit</a> (ET-4132, if eligible)</li> <li>• <a href="#">Accumulated Sick Leave Credit Program</a></li> </ul>

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	<ul style="list-style-type: none"> <li>• <a href="#">Accumulated Sick Leave Conversion Credit Program Fact Sheet (ET-8929)</a></li> </ul>
<b>Wisconsin Retirement System</b>  <b>Retirement Benefits</b>	<p>The below is intended to be summary only. Please see the <a href="#">ETF WRS page</a> for full information.</p> <p>If you leave your contributions in the retirement system:</p> <ul style="list-style-type: none"> <li>• The account will continue to collect earnings/interest on the contributions</li> <li>• At age 55 you would be eligible to withdraw your funds</li> <li>• Refer to <a href="#">ETF</a> for full information</li> <li>• <a href="#">Calculating Your Retirement Benefits</a></li> </ul>
<b>Vesting</b>	<p><b>Vesting</b> means that you have worked the minimum number of years of covered WRS employment needed to qualify for a retirement benefit</p> <ul style="list-style-type: none"> <li>• For employees that were WRS-eligible prior to 7/1/11, employer WRS contributions become 100% <u>available</u> at the age of 55, regardless of the number of years worked</li> <li>• For employees hired on or after 7/1/11, employer contributions become 100% <u>available</u> after 5 years of creditable WRS service and the attainment of age of 55</li> </ul>
<b>Separation Benefits</b>	<p>If you are under age 55, you may withdraw the employee designated contributions in your retirement account, which is called a Separation Benefit. If you take a <b>Separation Benefit</b>:</p> <ul style="list-style-type: none"> <li>• You will forfeit the employer designated contributions from your benefit</li> <li>• Please wait 60 days from the date of separation, to allow for processing time, prior to requesting your funds from ETF</li> <li>• You will have to pay an early withdrawal penalty, as well as state and federal taxes</li> <li>• You will have a two-month wait before a new employer under the WRS can contribute to your health insurance</li> <li>• Refer to <a href="#">ETF</a> for full information:</li> <li>• <a href="#">Leaving WRS Employment before Retirement Age (Separation)</a></li> </ul>
<b>Retirees</b>	<p>If you want to transfer your WRS retirement account to an individual account:</p> <ul style="list-style-type: none"> <li>• There is a 60-day waiting period before you can request your money from ETF</li> <li>• If you are under age 55, you are eligible to withdraw and transfer only the employee designated contributions in your account</li> <li>• You will not have to pay an early withdrawal penalty</li> <li>• You will not have to pay state and federal taxes</li> <li>• You will have a two-month wait before a new employer under the WRS can contribute to your health insurance</li> </ul>
<b>Supplemental Retirement Accounts</b>	<p>Questions regarding Tax-Sheltered Annuity (TSA)/403(b) accounts can go directly to Fidelity at (800) 343-0860 for information about your distribution options.</p> <p>Questions regarding the Wisconsin Deferred Compensation (WDC)/457(b) plan can be directed to (877) 457-WDCP (9327).</p>
<b>Tuition Benefit</b> ( <a href="#">Policy 9.39</a> )	<p>An employee who voluntarily terminates employment, or is terminated for cause within 12 months of receiving the tuition reimbursement benefit will be required to repay UW Health 100% of the last payment(s) either received or paid to the institution on your behalf within that 12-month period. This includes all costs associated with the final term of enrollment. Failure to reimburse UW Health will result in not being eligible for rehire. Employees are exempt from the work commitment if their employment is involuntarily terminated for reasons other than cause or performance.</p>



	Employees with movement between UWMF and UWHC will not be held liable for the repayment provision.
<b>Bonus Repayment</b>	If you received any bonus payment with a repayment provision, including, but not limited to Sign On Bonus, Retention Bonus, Commitment Bonus, etc., and your employment is voluntary or involuntarily terminated prior to fulfilling the work commitment as outlined on your agreement, you will be responsible for full repayment. A member of the HR Service Center team will reach out to as soon as your resignation is processed to discuss repayment options and timeframe.
<b>Parking</b>	If you have a base lot parking permit/hangtag and you have questions regarding how to return it and/or receive a refund, if applicable, please contact the UW Madison Transportation Services department at (608) 263-6666.
<b>Additional Resources</b>	
<p>Any questions regarding your end of employment and the impact on benefits and insurance should be directed to the HR Service Center at (608) 263-6500. Your last paycheck confirmation will be mailed to you. Please ensure your address is accurate in <a href="#">Oracle Cloud</a> prior to your separation or by contacting The HR Service Center. This will ensure your payroll; benefit information and W-2 is sent to the correct address.</p> <p>To update your address with the Department of Employee Trust Funds after you leave UWHC, please contact them directly to make the change: 608-266-3285 (local Madison) or 1-877-533-5020 (toll free)</p> <p>The Department of Employee Trust Funds provides brochures and information for separating and retiring employees:</p> <ul style="list-style-type: none"><li>• <a href="#">Separation Benefits</a></li><li>• <a href="#">Leaving WRS Employment Before Retirement Age (Separation)</a></li><li>• <a href="#">Calculating Your Retirement Benefits</a></li><li>• <a href="#">Choosing an Annuity Option</a></li><li>• <a href="#">Information for Retirees</a></li></ul> <p>Additional information is also available on <a href="#">ETF's website</a>.</p> <p>For more information regarding resignations, please refer to <a href="#">Policy 9.36</a> for specific details.</p>	