

Important Information about your UW Hospitals and Clinics Benefits

Congratulations on your employment with UW Hospitals and Clinics (UWHC). We are excited to share information on the UWHC benefits through our guide below. Information for all the benefits available to you is included to allow you to view and evaluate your options prior to your start date and initiate your enrollments.

As part of your onboarding, you will have onboarding tasks to complete in Oracle Cloud, including your benefits enrollment. You have **30 days** from your start date to complete your new hire benefit enrollments. If you have any questions after reviewing the benefit information below, please reach out to the [UW Health HR Service Center](#) by submitting a [Benefit Enrollment Opportunities & Change question](#) through The Pulse (can be accessed once you start) or by calling (608) 263-6500 Monday – Friday 7:30 AM – 5:00 PM.

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Employee Set-Up

Review the information below on how to set up your personal information and payroll information within Oracle Cloud as part of your onboarding.

Personal Information

It is important to review your personal information at time of hire to ensure that we have the appropriate contact information for you, as well as verifying important demographic information.

Employees are responsible at time of new hire, and throughout their employment, to ensure that HR records correctly reflect the correct home & mailing address, phone number, and emergency contact information.

Payroll Information

Overview	<p>UWHC paychecks are issued bi-weekly. All paychecks will be direct deposited into your account, which is set up within Oracle Cloud as part of your onboarding and can be managed through Oracle Cloud at any time.</p> <p>Based on your completed enrollment, benefits will be deducted from your paycheck following the completion of your enrollment based on the effective date of coverage.</p> <ul style="list-style-type: none"> • Payroll Schedule • Schedule of Benefit Deductions
Tax and Direct Deposit Set-Up	<p>As part of your onboarding, you will be required to complete the W-4 withholding and direct deposit form in Oracle Cloud.</p> <ul style="list-style-type: none"> • Direct Deposit Job Aid • Tax Withholding Job Aid

Enrollment Guide

To assist you through the enrollment process from start to finish, review the [UWHC New Hire Benefit Enrollment Guide \(EIT\)](#) for all information on how to make the desired elections within Oracle Cloud.

What if I have questions?

If at any point throughout your onboarding as you are reviewing your benefit offerings or completing your enrollment in Oracle Cloud you have questions, the HR Service Center is here to assist. Calls can be made to the UW Health HR Service Center at (608) 263-6500 Monday-Friday, 7:30am-5:00pm.

Choosing & Using Your Benefits

As you prepare to review the information below to help make an informed decision about the benefit offerings available to you, additional information is available here outlining your responsibilities as a new hire and other benefits that you may take advantage of as a UW Hospitals and Clinics employee.

New Hire Benefit Checklist

The following checklist will assist you with all steps required to enroll in your benefits as a new hire.

Prepare

☐ Review Benefits Information

Questions about premiums and coverage? Review the details in this packet to understand your options and desired coverage elections, as well as when your insurances will be effective based on your start date.

☐ Questions? Contact the HR Service Center.

The HR Service Center team is available Monday – Friday, 7:30am-5:00pm by calling (608) 263-6500, even prior to your start date for any questions you have related to your new hire benefits.

☐ Gather Important Information

To successfully complete your enrollment, you will need to gather Social Security Numbers, birth dates, marriage date, as well as birth and/or marriage certificates for any dependents you are enrolling in the plan, along with confirming personal information for yourself such as updated address, marital status and date.

Enroll

☐ Review the UWHC New Hire Enrollment Guide (Regular)

This enrollment guide will take you step-by-step through all the important parts of completing your enrollment.

☐ People to Cover

As part of the enrollment process, you will need to add your dependents and beneficiaries into the system with all the information required for a successful enrollment. Refer to the UWHC New Hire Enrollment Guide (Regular) for additional information on how to complete this step.

☐ Make Your Elections

Beginning day 1, you can complete your benefit enrollment in Oracle Cloud by navigating to Me > Benefits > Make Changes. You must click submit. There is a 30-day deadline, and all enrollments must be completed by this date.

Review Enrollment

☐ Confirmation of Enrollment

Once you click submit, you will see a confirmation screen displaying the benefit elections you made. Review this information to ensure the correct dependents are listed and the right plans are selected.

☐ Review & Complete Pending Actions

Based on the enrollments you made, you may be tasked with Pending Actions that need to be completed as a final step of your enrollment process. Refer to the UWHC New Hire Enrollment Guide (Regular) on how to review and complete these actions.

Benefit Summary

UWHC offers a variety of benefit programs including sick pay, vacation pay, assistance programs, and more. Details about these additional benefits and benefit programs can be found in the benefit summary and the U-Learn training below.

- [EIT Benefit Summary](#)
- [UWHC Additional Benefits](#)

Eligible Dependents

Eligible Dependent

- Spouse of employee
- Children of employee*
- Stepchildren of employee*

**Dependent eligibility definitions vary by benefit. Details specific to each plan are included in the information below.*

If you enroll a spouse and/or dependent child(ren) onto your health insurance plan, the Department of Employee Trust Funds (ETF) requires that you provide a marriage certificate, birth certificate or court order of adoption for each covered dependents for dependent eligibility verification. If the required documentation is not received within 60 days of your start date, health insurance will be denied for your dependent(s) and the next opportunity to enroll will be Open Enrollment.

Additionally, you will be required to provide the following information for all dependents on the plan during the enrollment process:

- Social Security Number
- Date of Birth
- Date of Marriage

Domestic Partners

UW Health as an organization recognizes domestic partners for the purposes of time off for bereavement and leave of absence. For your domestic partner (DP) to be recognized by UW Health, a UW Health Domestic Partner Affidavit and supporting documentation must be completed and returned to Human Resources.

To establish a domestic partner with UW Health, employees must complete a Domestic Partner Affidavit and upload it [via Document Records](#) for review and approval.

- [Domestic Partner Affidavit](#)

Eligibility	
	Effective Date
State Health & Uniform Dental Insurance	Coverage is effective the 1 st of the month on/following your start date.
Supplemental Dental & Vision Plans <i>UWHC Supplemental Delta Dental</i> <i>Delta Preventive & State Select Plans</i> <i>DeltaVision</i>	Coverage is effective the 1 st of the month on/following your start date.
Flexible Spending Account Health Care FSA* Dependent Care FSA	Coverage is effective the 1 st of the month on/following your start date.
Supplemental Life Insurance Plans <i>Supplemental Life Insurance</i> <i>Accidental Death & Dismemberment</i>	Coverage is effective the 1 st of the month following 30 days of employment.
Accident Insurance <i>Securian Accident Insurance</i>	Coverage is effective the 1 st of the month on/following your start date.
Supplemental Retirement Plans	Employees are eligible to enroll in these benefits at any time and contributions would begin as soon as administratively possible following account setup.

**Eligibility for these plans is dependent on the health plan enrolled in*

When can I make changes?

Opportunities to make changes to your benefit enrollments are limited to time of initial offering, when experiencing a qualifying event, or Open Enrollment.

- **NEW HIRE ENROLLMENT** – Employees who are offered benefits at time of hire must complete their enrollment within the first 30 days of employment.
- **QUALIFYING EVENT** – Employees who are benefit eligible and experience a mid-year qualifying event (ex: marriage, divorce, birth, etc.), can enroll in benefits at that time by completing the appropriate enrollment steps and providing documentation within 30 days of the qualifying event date.
- **OPEN ENROLLMENT** – Open Enrollment is an annual enrollment opportunity, allowing employees to make changes to their benefit enrollment effective January 1 of the next year.
- **EVIDENCE OF INSURABILITY** – Employees can newly enroll in or increase coverage in Supplemental Life Insurance at any point throughout the year. This requires the employee to undergo medical underwriting. If interested in enrolling or increasing coverage through this process, contact the HR Service Center

Health Benefits

UW Hospitals and Clinics offers comprehensive health, dental and vision insurances with multiple options to find the plans that work best for you and your family.

More information about UWHC's health benefits can be found here:

- [UWHC Health Insurance](#)
 - *Note: Employees-In-Training are not eligible for the high-deductible health plan (HDHP), Health Savings Account (HSA), or Limited Purpose Flexible Spending Account (LPFSA)*
- [UWHC Dental Insurance](#)
- [UWHC Vision Insurance](#)

State Group Health Insurance

UWHC offers two different health insurance plan design options to eligible employees. Below is a breakdown of the It's Your Choice Health Plan, which offers in-network coverage. The Access Plan is also offered to eligible employees and provides a nationwide network of providers, administered by Dean. In exchange for increased flexibility in medical providers, the monthly premium for the Access Plan is higher. *EITs are not eligible to enroll in a High Deductible Health Plan (HDHP)*

Coverage is effective the 1st of the month on/following your date of hire.

Employees can elect single or family coverage. If enrolling in a family plan, all eligible members of a family must be enrolled on the plan. Coverage for dependent children is up until age 26.

	It's Your Choice (IYC) Health Plan
Deductible	\$250 single/\$500 family
Out-of-Pocket Limit (OOPL)	\$1,250 single/\$2,500 family
Copay	\$15 Primary care visit \$25 Specialty office visit \$25 Urgent care visit \$75 Emergency room visit
Co-insurance	After deductible, you pay 10% until OOPL is met
Flexible Spending Account (FSA)	Eligible to enroll in a Health Care Flexible Spending Account
Health Savings Account (HSA)	Not Eligible

Employee Premiums	<ul style="list-style-type: none"> State Group Health Insurance Premiums
Enrollment	<p>To enroll as part of your new hire enrollment, the election must be made in Oracle Cloud within 30 days of your date of hire.</p> <p>If you enroll in a family plan, you are required to provide a marriage certificate, birth certificate or court order of adoption to verify the dependent eligibility of all your enrolled dependents. This documentation should be uploaded via Document Records at the time your enrollments are made to ensure a successful enrollment process. If the required documentation is not received within 60 days of your start date, health insurance will be denied for your dependent(s) and the next opportunity to enroll will be Open Enrollment.</p>
Additional Resources	<ul style="list-style-type: none"> Steps to Choosing Your Benefits Summary of Benefits and Coverage Important State and Federal Notifications Benefits Decision Guide Certificate of Credible Coverage UWHC Health Insurance

Uniform Dental Benefits

Uniform dental insurance is available as an option with your State Group Health Insurance coverage and employees can enroll in health with or without dental. Uniform dental coverage provides for preventive coverage for yourself, and any dependents enrolled on your health insurance plan, if elected.

Employee Premiums	Premiums for the uniform dental insurance are bundled with the health insurance premium, if elected. Uniform dental benefits can be added for single coverage for an additional \$4/month or for family coverage for an additional \$10/month.
Enrollment	To enroll in the uniform dental benefit as part of the health insurance, the election must be made to elect a health plan with dental in Oracle Cloud within 30 days of your date of hire.
Additional Resources	<ul style="list-style-type: none"> • Dental Comparison Chart • Uniform Dental Certificate of Coverage • Uniform Dental Fact Sheet • Dental Insurance (ETF page)

UWHC Supplemental Delta Dental

UW Hospitals and Clinics offers a supplemental dental plan through Delta Dental of Wisconsin. The plan covers diagnostic and preventive services at 100%, basic services at 100% (PPO)/80% (Premier), major services at 50% and orthodontic services for eligible dependents (under age 19) at 50% up to a lifetime maximum benefit of \$1,250 per child. The plan has an annual benefit maximum of \$1,200 per person.

UWHC offers multiple supplemental dental benefit plans, so it is important to understand the difference coverages associated with the plans to know what is best for you and your family.

- [Dental Comparison Chart](#)

Coverage for dependent children is offered up to age 26. Coverage is effective the first of the month on or following your date of hire.

Employee Premiums	<p>There are three tiers of coverage available to employees: single, employee + 1, or family coverage.</p> <ul style="list-style-type: none"> • Single: \$20.92/month • Employee + 1: \$40.86/month • Family: \$64.54/month
Enrollment	To enroll as part of your new hire enrollment, the election must be made in Oracle Cloud within 30 days of your date of hire.
Additional Resources	<ul style="list-style-type: none"> • Your Dental Benefits • Dental Comparison Chart • UWHC Supplemental Dental and Vision Insurance

Delta Dental Preventive & Select Plan

UWHC offers the Preventive Plan to employees who are not enrolled in the State Group Health Insurance. The Preventive Plan provides the same preventive dental coverage as the Uniform Dental benefit offered to employees who enroll in the State Group Health Insurance.

In addition, UWHC offers Delta Dental Select insurance that provides extended coverage to compliment the Uniform Dental benefits and does not duplicate any of the preventive coverage offered in the Uniform Dental benefit. Eligible employees can enroll in one of the two Select plans available: Delta Dental Select or Delta Dental Select Plus.

UWHC offers multiple supplemental dental benefit plans, so it is important to understand the difference coverages associated with the plans to know what is best for you and your family.

- [Dental Comparison Chart](#)

Coverage for dependent children is offered up to age 26. Coverage is effective the first of the month on or following your date of hire.

	Preventive Plan	Select Plan	Select Plus Plan
Provider Network	In Network Only	In Network Only	In Network Only
Deductible	\$0	\$100/person	\$25/person
Calendar Year Max	\$1,000/person	\$1,000/person	\$2,500/person
Preventive Services	Yes	No	No
Major/Restorative Services	None	50%	60% <i>*Exception: Surgical Extractions, Endodontics, Periodontics and Oral Surgery are 80%</i>
Orthodontia	50% (under 19)	Not Covered	50% (regardless of age)
Orthodontia Lifetime Maximum	\$1,500	Not Covered	\$1,500 (in addition to Uniform Dental)

Employee Premiums	There are multiple tiers of coverage available to employees: single, employee + spouse, employee + child(ren) or family coverage.			
	Monthly Premiums	Preventive Plan	State Select Plan	State Select Plus Plan
	Single	\$36.10	\$9.08	\$21.60
	Employee + Spouse	N/A	\$18.16	\$43.22
	Employee + Child(ren)	N/A	\$12.24	\$40.12
	Family	\$90.28	\$21.76	\$66.20
Additional Resources	<ul style="list-style-type: none"> • Dental Comparison Chart • Dental Insurance (ETF page) • UWHC Supplemental Dental and Vision Insurance 			

DeltaVision Insurance

Employees may elect a supplemental vision plan that covers one annual routine eye exam with a \$15 copay, a \$25 copay for lenses every 12 months and frames every 24 months (\$0 copay; \$150 allowance) or contacts (\$0; \$150 allowance) every 12 months in lieu of lenses and frames. There is no charge for standard progressive lenses.

Visit www.deltadentalwi.com/state-of-wi-vision to find more coverage information and www.eyemedvisioncare.com for in-network providers.

Coverage for dependent children is offered up to age 26. Coverage is effective the first of the month on or following your date of hire.

Employee Premiums	<p>There are multiple tiers of coverage available to employees: single, employee + spouse, employee + child(ren) or family coverage.</p> <table border="1" data-bbox="714 655 1240 810"> <thead> <tr> <th>Monthly Premiums</th><th>DeltaVision Plan</th></tr> </thead> <tbody> <tr> <td>Single</td><td>\$5.72</td></tr> <tr> <td>Employee + Spouse</td><td>\$11.42</td></tr> <tr> <td>Employee + Child(ren)</td><td>\$12.88</td></tr> <tr> <td>Family</td><td>\$20.58</td></tr> </tbody> </table>	Monthly Premiums	DeltaVision Plan	Single	\$5.72	Employee + Spouse	\$11.42	Employee + Child(ren)	\$12.88	Family	\$20.58
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Enrollment	To enroll as part of your new hire enrollment, the election must be made in Oracle Cloud within 30 days of your date of hire.										
Additional Resources	<ul style="list-style-type: none"> • DeltaVision Insurance • UWHC Supplemental Dental and Vision Insurance 										

Spending Accounts

UW Hospitals and Clinics offers pre-tax spending accounts to eligible employees. As you review the benefit offerings available to you, it is important to understand the details of the plans and how to maximize your pre-tax savings by enrolling in one or more of these accounts.

More information about UWHC Spending Accounts can be found here:

- [UWHC Health Insurance](#)
 - *Note: Employees-In-Training are not eligible for a Health Savings Account (HSA)*

Flexible Spending Accounts (FSA)

Health Care FSA	Eligible employees who are enrolled in a non-HDHP, whether through UWHC or another source, can elect up to the annual maximum of \$3,200 to be used towards eligible health care expenses (health, dental, vision, prescription, etc.). Annual elected amount is deducted from the employee's paycheck pre-tax. Up to \$640 in unused funds will rollover into the next plan year.
Dependent Day Care FSA	Eligible employees can elect up to the annual maximum of \$5,000 per family to be used towards eligible day care expenses. Annual elected amount is deducted from the employee's paycheck pre-tax. Expenses must be incurred by December 31 of the plan year; there is no rollover of unused funds into the next plan year.
Contributions	Enrollment in the Flexible Spending Account plans are effective the first of the month on or following your hire date. Your annual election will be contributed over the remaining pay periods in the year. Action will be required annually to re-elect your contribution amount.
Enrollment	<p>To enroll as part of your new hire enrollment, the election must be made in Oracle Cloud within 30 days of your date of hire. This benefit requires annual enrollment during Open Enrollment.</p> <p>You must complete enrollment in the flexible spending accounts each plan year (during Open Enrollment); your election does not rollover each year.</p>
Additional Resources	<ul style="list-style-type: none"> • Optum Financial Website • FSA Enrollment Brochure • FSA Eligible Expenses • ETF Pre-Tax Savings Page with Additional Resources

Life Insurance

UW Hospitals and Clinics offers multiple life insurances to eligible employees. As you review the various life benefits, it is important to understand the coverage associated with each plan and what options are best for you and your family.

More information about UWHC Life Insurance can be found here:

- [UWHC Life Insurance](#)
 - *Note: Employees-In-Training are not eligible for State Group Life Insurance*

Supplemental Life Insurance

Supplemental Life Insurance is a group-term life insurance policy and is available to employees, their spouse and eligible dependents.

- [Supplemental Term Life Insurance Brochure](#)

Coverage Type	Initial Offering	Annual Increase Option	Maximum Coverage Amount
Employee	\$5,000, \$10,000 or \$20,000	\$5,000, \$10,000 or \$20,000	\$200,000
Spouse	\$5,000 or \$10,000	\$5,000 or \$10,000	\$100,000
Dependents	\$2,500 or \$5,000	\$2,500	\$10,000

Employee Premiums

Premiums are based on the level of insurance selected and the age of the employee. Premiums are adjusted annually during the annual update. Premiums are paid entirely by the employee and are taken as an after-tax deduction.

Enrollment

To enroll as part of your new hire enrollment, the election must be made in Oracle Cloud within 30 days of your date of hire.

Newly eligible employees may enroll in the initial offering amount. At any time, employees may apply for coverage up to the maximum amount, by going through medical underwriting. See directions in brochure on how to designate beneficiaries if enrolled in this coverage.

Accidental Death & Dismemberment (AD&D)

Accidental Death & Dismemberment is offered to eligible employees as a supplement (not replacement) to primary life insurance. Employees can elect an employee only or family plan, that would provide accident insurance protection, permanent and total disability protection, dismemberment protection, fraud and identity theft protection, travel assistance coverage, and more to the employee, employee's spouse and/or children, dependent on plan coverage elected.

Employees can elect a benefit amount from a minimum of \$50,000 to a maximum of \$500,000 in increments of \$25,000; however, amounts applied for in excess of \$250,000 must not exceed ten (10) times their base annual pay.

Employee Premiums

Premiums are based on the type of plan (Employee Only or Family) and the amount of coverage selected. Premiums for this insurance are paid entirely by the employee and are deducted monthly as an after-tax deduction.

- [AD&D Brochure](#)
- [AD&D CyberScout Information](#)
- [AD&D Rates](#)

Enrollment

To enroll as part of your new hire enrollment, the election must be made in Oracle Cloud within 30 days of your date of hire. If you do not enroll when you are first eligible (or become newly eligible), and wish to enroll in the future, enrollment is offered annually during Open Enrollment.

Securian Accident Insurance

Accident Plan Insurance provides a cash benefit directly to you to help cover out-of-pocket expenses regardless of health insurance. The payout depends on the injury suffered and the number of benefits you qualify for, the care you receive and the terms and conditions of the policy.

Covered benefits include:

- Concussions, fractures, dislocation, lacerations, emergency room treatment, x-rays, hospitalization, surgeries, accidental Death & Dismemberment (up to \$100,000), and many other medical and support benefits including [identity theft protection](#) and [travel assistance](#)
- To see a complete list of coverage, visit www.LifeBenefits.com/plandesign/WIETF.
- Coverage for employee, spouse and child(ren)
- Accidental death & dismemberment coverage
- Identity theft coverage from Generali Global Assistance

Coverage may be continued when employment ends

Enrollment	<p>To enroll as part of your new hire enrollment, enrollment must be completed within 30 days of the date of hire.</p> <p>If you do not enroll when you are first eligible (or become newly eligible), and wish to enroll in the future, you will need to complete evidence of insurability (medical underwriting) to request approval. Enrollment is not offered during Open Enrollment.</p>
Employee Premiums	<p>Premiums are based on the type of plan (Employee Only or Family)</p> <ul style="list-style-type: none"> • Securian Premiums • ETF Accident Plan

Other Benefits

Pet Insurance

UW Health offers pet insurance to all employees as a voluntary benefit. The benefit includes coverage for accidents, illnesses, behavioral conditions and more. Employees pay the full premium amount but at a discounted rate through SPOT Pet Insurance

Employee Premiums	<ul style="list-style-type: none"> • Employee pays the full premium. • Premium quote provided by SPOT Pet.
Enrollment	<p>Employees are eligible on date of hire and need to contact SPOT Pet Insurance to obtain a quote and enroll in coverage.</p>

Employee Assistance Program

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

Employee Premiums	<ul style="list-style-type: none"> • UW Medical Foundation pays the premium for this benefit.
Enrollment	<p>Employees are eligible on date of hire.</p>

Retirement Benefits

UW Hospitals and offers supplemental retirement plans to EITs to enroll in at any time throughout the year.

More information about UWHC Retirement Plans can be found here:

- [UWHC Retirement Plans](#)

Note: Employees-In-Training are not eligible for the Wisconsin Retirement System.

Wisconsin Deferred Compensation (WDC)

The Wisconsin Deferred Compensation 457 Plan is available to eligible employees to supplement their retirement savings. Employees have the option to choose how much to invest and where to invest it within the plan. This program allows employees to save for their retirement through before-tax and/or after-tax (Roth) payroll deductions.

Enrollment	Enrollment in a WDC plan can be done at any time. To set up an account, employees are responsible for contacting Wisconsin Deferred Compensation at www.WDC457.org or 608-241-6604. Employees should identify as a UW Hospitals and Clinics employee and submit the account application directly to WDC.
Additional Resources	<ul style="list-style-type: none"> • WDC Program Features AND Highlights • Deferred Compensation Program

Tax Sheltered Annuity (TSA) 403(b)

The Tax-Sheltered Annuity (TSA) 403b plan is available to eligible employees to supplement their retirement savings. Employees can choose to set aside additional money for retirement on a pre-tax basis and have the right to choose how much to invest and where to invest.

Enrollment	Enrollment in a Tax-Sheltered Annuity 403b plan can be done at any time. To set up an account, employees must choose from a vendor on the list below to set up the 403b account. When contacting the vendor, employees must identify as a UW Hospitals and Clinics employee, use the account number provided on the vendor list and request a 403b Enrollment Kit. The completed application should be submitted directly to the vendor to establish the account and employees will need to complete a Salary Reduction Agreement form to Human Resources to begin payroll deductions.
Additional Resources	<ul style="list-style-type: none"> • Summary Plan Document • How to Access Your Fidelity Account