

## 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"> <li><a href="#">Payroll Schedule</a></li> <li><a href="#">Schedule of Benefit Deductions</a></li> </ul>
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"> <li><a href="#">Direct Deposit Job Aid</a></li> <li><a href="#">Tax Withholding Job Aid</a></li> </ul>

### Enrollment Guide

To assist you through the enrollment process from start to finish, review the [UWHC New Hire Benefit Enrollment Guide \(Regular\)](#) 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.

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

### Eligible Dependents

Eligible Dependent	<ul style="list-style-type: none"> <li>• Spouse of employee</li> <li>• Children of employee*</li> <li>• Stepchildren of employee*</li> </ul> <p><i>*Dependent eligibility definitions vary by benefit. Details specific to each plan are included in the information below.</i></p> <p>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 dependent 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.</p> <p>Additionally, you will be required to provide the following information for all dependents on the plan during the enrollment process:</p> <ul style="list-style-type: none"> <li>• Social Security Number</li> <li>• Date of Birth</li> <li>• Date of Marriage</li> </ul>
Domestic Partners	<p>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.</p> <p>To establish a Domestic Partner with UW Health, you must complete a Domestic Partner Affidavit and upload it <a href="#">via Document Records</a> for review and approval.</p> <ul style="list-style-type: none"> <li>• <a href="#">Domestic Partner Affidavit</a></li> </ul>

## Eligibility

Benefit eligibility is based on employee status (regular or temporary), assigned FTE (full-time equivalency), and participation in the Wisconsin Retirement System (WRS).

*Please note: If you have prior state service, you will be contacted on day 1 of your employment with specific details about the effective dates of your benefits. Please contact the HR Service Center at (608) 263-6500 with any questions.*

	Effective Date
<b>State Health &amp; Uniform Dental Insurance</b>	Eligible for employer contributions to the premium the 1 <sup>st</sup> of the month following two full months of participation in the WRS.  <i>Employees who have prior state service may have earlier effective dates. Please contact the HR Service Center.</i>
<b>Supplemental Dental &amp; Vision Plans</b> <i>UWHC Supplemental Delta Dental Delta Preventive &amp; State Select Plans DeltaVision</i>	Coverage is effective the 1 <sup>st</sup> of the month on/following your start date.
<b>Flexible Spending Account</b> Health Care FSA* Limited Purpose FSA* Dependent Care FSA	Coverage is effective the 1 <sup>st</sup> of the month on/following your start date.
<b>Health Savings Account*</b>	Coverage is effective as of the start date of your health insurance (HDHP) enrollment.
<b>State Group Life Insurance</b>	Coverage is effective the 1 <sup>st</sup> of the month following one month of participation in the WRS. Premiums are collected one month in advance of coverage start date.
<b>Supplemental Life Insurance Plans</b> <i>Supplemental Life Insurance Accidental Death &amp; Dismemberment</i>	Coverage is effective the 1 <sup>st</sup> of the month following 30 days of employment.
<b>Income Continuation Insurance</b>	Coverage is effective the 1 <sup>st</sup> of the month following WRS participation date.
<b>Accident Insurance</b> <i>Securian Accident Insurance</i>	Coverage is effective the 1 <sup>st</sup> of the month on/following your start date.
<b>Wisconsin Retirement System (WRS)</b>	Contributions to the WRS begin as of your start date, which includes the employee required contributions and employer contributions.
<b>Supplemental Retirement Plans</b>	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; must be enrolled in a non-high deductible health plan to enroll in HCFSAs; must be enrolled in a High Deductible Health Plan to enroll in the LPFSA; must be enrolled in the UWHC High Deductible Health Plan to enroll in the HSA.*

## 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.

<b>New Hire Enrollment</b>	Employees who are offered benefits at time of hire must complete their enrollment within the first 30 days of employment.
<b>Qualifying Event</b>	Employees who are benefit eligible and experience a mid-year qualifying event (ex: marriage, divorce, birth, gain/loss of other coverage), can enroll in benefits at that time by completing the appropriate enrollment steps and providing documentation within 30 days of the qualifying event date.
<b>Open Enrollment</b>	Open Enrollment is an annual enrollment opportunity, allowing employees to make changes to their benefit enrollments effective January 1 of the next year.
<b>Evidence of Insurability</b>	Employees can newly enroll in or increase coverage in certain life and disability insurances 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](#)
- [UWHC Dental Insurance](#)
- [UWHC Vision Insurance](#)

### State Group Health Insurance

UWHC offers four different health insurance plan design options to eligible employees. Below is a breakdown of the It's Your Choice Health Plan and the High Deductible Health Plan (HDHP), which offer in-network coverage. The Access Plan and Access HDHP are also offered to eligible employees and provide a nationwide network of providers, administered by Dean. In exchange for increased flexibility in medical providers, the monthly premiums for the Access plans are higher.

Coverage with employer contributions to the premium is effective the first of the month following **two full months** of participation in the Wisconsin Retirement System (WRS).

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	IYC High Deductible Health Plan (HDHP)
<b>Deductible</b>	\$250 single/\$500 family	\$1,650 single/\$3,300 family
<b>Out-of-Pocket Limit (OOPL)</b>	\$1,250 single/\$2,500 family	\$2,500 single/\$5,000 family
<b>Copay</b>	\$15 Primary care visit \$25 Specialty office visit \$25 Urgent care visit \$75 Emergency room visit	Pay full cost for services until the deductible is met
<b>Co-insurance</b>	After deductible, you pay 10% until OOPL is met	After deductible, you pay 10% until OOPL is met
<b>Flexible Spending Account (FSA)</b>	Eligible to enroll in a Health Care Flexible Spending Account	Eligible to enroll in a Limited Purpose Flexible Spending Account
<b>Health Savings Account (HSA)</b>	Not Eligible	Must enroll in a Health Savings Account

#### Employee Premiums

Employer contributions begin the first of the month following two full months of participation in the Wisconsin Retirement System (WRS)\*

- [State Group Health Insurance Premiums](#)

Employees can elect to enroll in early coverage with no employer contribution to the premium and would be responsible for paying the full premium amount until employer contribution begins. Link to full premium amounts can be found [here](#).

	<p><i>*Employees with prior state service or considered State Agency Transfers may have different effective dates for employer contributions to begin. Please contact the HR Service Center with any questions.</i></p>
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 <a href="#">via Document Records</a> 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> <p>To be eligible to enroll in the High Deductible Health Plan (HDHP) or Access HDHP, the subscribing employee must be enrolled in the Health Savings Account (HSA). In addition, the <a href="#">subscriber</a> cannot:</p> <ul style="list-style-type: none"> <li>• Have any other health coverage that pays for out-of-pocket health care expenses before they meet their plan <a href="#">deductible</a>, including <a href="#">Medicare</a> A and B.</li> <li>• Be covered by TRICARE.</li> <li>• Be claimed as a <a href="#">dependent</a> on another person's tax return (unless it's their spouse).</li> <li>• Have a Health Care Flexible Spending Account (FSA) in the same year (also applies to spouse). Some health care FSAs can be converted; the subscriber should contact the administrator of their Health Care FSA for more information.</li> </ul>
Additional Resources	<ul style="list-style-type: none"> <li>• <a href="#">Steps to Choosing Your Benefits</a></li> <li>• <a href="#">Summary of Benefits and Coverage</a></li> <li>• <a href="#">Important State and Federal Notifications</a></li> <li>• <a href="#">Benefits Decision Guide</a></li> <li>• <a href="#">Certificate of Credible Coverage</a></li> <li>• <a href="#">UWHC Health Insurance</a></li> </ul>
<h3>Opt-Out Incentive</h3> <p>Employees eligible for health insurance but waive due to other coverage may be eligible to receive an Opt-Out Incentive up to \$2,000 per year, pro-rated based on eligibility.</p> <p>To elect, action must be taken within the first 30 days of employment in Oracle Cloud and your eligibility will be verified in advance of your effective date.</p> <p>You must elect to enroll in the Opt-Out each plan year (during Open Enrollment); your election does not rollover each year.</p>	
Eligibility	<p>To be eligible, you cannot have opted out in 2015 and you cannot be covered under the State of Wisconsin Group Health Insurance Program as a dependent.</p> <ul style="list-style-type: none"> <li>• <a href="#">Opt Out of Medical Benefits</a></li> <li>• <a href="#">Opt Out Eligibility FAQ</a></li> </ul>



### 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.

<b>Employee Premiums</b>	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.
<b>Enrollment</b>	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.
<b>Additional Resources</b>	<ul style="list-style-type: none"> <li>• <a href="#">Dental Comparison Chart</a></li> <li>• <a href="#">Uniform Dental Certificate of Coverage</a></li> <li>• <a href="#">Uniform Dental Fact Sheet</a></li> <li>• <a href="#">Dental Insurance (ETF page)</a></li> </ul>

### 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.

<b>Employee Premiums</b>	<p>There are three tiers of coverage available to employees: single, employee + 1, or family coverage.</p> <ul style="list-style-type: none"> <li>• <b>Single:</b> \$20.92/month</li> <li>• <b>Employee + 1:</b> \$40.86/month</li> <li>• <b>Family:</b> \$64.54/month</li> </ul>
<b>Enrollment</b>	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.
<b>Additional Resources</b>	<ul style="list-style-type: none"> <li>• <a href="#">Your Dental Benefits</a></li> <li>• <a href="#">Dental Comparison Chart</a></li> <li>• <a href="#">UWHC Supplemental Dental and Vision Insurance</a></li> </ul>

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

There are multiple tiers of coverage available to employees: single, employee + spouse, employee + child(ren) or family coverage.

Employee Premiums	Monthly Premiums	Preventive Plan	State Select Plan	State Select Plus Plan
<b>Single</b>	\$36.10	\$9.08	\$21.60	
<b>Employee + Spouse</b>	N/A	\$18.16	\$43.22	
<b>Employee + Child(ren)</b>	N/A	\$12.24	\$40.12	
<b>Family</b>	\$90.28	\$21.76	\$66.20	

- Additional Resources**
- [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 copay; \$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](http://www.deltadentalwi.com/state-of-wi-vision) to find more coverage information and [www.eyemedvisioncare.com](http://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.

<b>Employee Premiums</b>	<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="716 657 1242 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
Monthly Premiums	DeltaVision Plan										
Single	\$5.72										
Employee + Spouse	\$11.42										
Employee + Child(ren)	\$12.88										
Family	\$20.58										
<b>Enrollment</b>	<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>										
<b>Additional Resources</b>	<ul style="list-style-type: none"> <li>• <a href="#">DeltaVision Insurance</a></li> <li>• <a href="#">UWHC Supplemental Dental and Vision Insurance</a></li> </ul>										

### Spending & Savings Accounts

UW Hospitals and Clinics offers pre-tax savings and 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 & Savings Accounts can be found here:

- [UWHealth Insurance](#)

### Health Savings Account (HSA)

Employees who enroll in the State Group Health Plan High Deductible Health Plan (HDHP) option must enroll annually in the Health Savings Account (HSA). The HSA allows employees to set aside pre-tax dollars to use towards eligible health care expenses that are not covered by insurance, such as deductibles, copays, and prescriptions.

UW Hospitals and Clinics makes contributions to an employee's Health Savings Account throughout the year, prorated for mid-year enrollments. UWHC will contribute \$828 for single and \$1,650 for family (annually, prorated to enrollment date). Employees can make additional contributions up to the annual limit of \$4,300 for single and \$8,550 for family. Employees can change their contributions at any time throughout the year.

HSA Contributions	Single	Family
<b>UWHC Contributions</b>	\$828	\$1,650
<b>2025 Annual Maximum*</b> <i>*Include employer contribution</i>	\$4,300	\$8,550
<b>Catch-Up</b> (if age 55 by Dec 31)	\$1,000 (max \$5,300)	\$1,000 (max \$9,550)

<b>Contributions</b>	Enrollment in the Health Savings Account aligns with the effective date of your High Deductible Health Plan (HDHP) enrollment. Your annual election will be contributed over the remaining pay periods in the year. Action will be required annually to re-elect your HSA contribution amount.
<b>Enrollment</b>	Depending on the level of HDHP coverage you elected, you must enroll in the appropriate HSA plan (single or family). Employee contributions towards the HSA are not required, but the enrollment must be completed to have the account set up so you can receive the employer contributions.  You must complete enrollment in the HSA each plan year (during Open Enrollment); your election does not rollover each year.
<b>Additional Resources</b>	<ul style="list-style-type: none"> <li>• <a href="#">Optum Financial Website</a></li> <li>• <a href="#">HSA Enrollment Brochure</a></li> <li>• <a href="#">HSA Eligible Expenses</a></li> <li>• <a href="#">ETF Pre-Tax Savings Page with Additional Resources</a></li> </ul>

### Flexible Spending Accounts (FSA)

<b>Health Care FSA</b>	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.
<b>Limited Purpose Flexible Spending Account</b>	Eligible employees who are enrolled in an HDHP, whether through UWHC or another source, can elect up to the annual maximum of \$3,200. Covers eligible vision and dental expenses not covered by insurance. After the annual deductible has been met, also covers eligible medical expenses. 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.
<b>Dependent Day Care FSA</b>	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.
<b>Contributions</b>	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.
<b>Enrollment</b>	<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>You must complete enrollment in the flexible spending accounts each plan year (during Open Enrollment); your election does not rollover each year.</p>
<b>Additional Resources</b>	<ul style="list-style-type: none"> <li>• <a href="#">Optum Financial Website</a></li> <li>• <a href="#">FSA Enrollment Brochure</a></li> <li>• <a href="#">FSA Eligible Expenses</a></li> <li>• <a href="#">ETF Pre-Tax Savings Page with Additional Resources</a></li> </ul>

### Life & Disability Insurance

UW Hospitals and Clinics offers multiple life and disability insurances to eligible employees. As you review the various life and disability 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](#)

### State Group Life Insurance (SGL)

State Group Life Insurance is available to eligible employees, allowing them to elect up to five times their annual salary for a term life insurance policy. If enrolled, employees can elect up to \$20,000 for spouse coverage and up to \$10,000 for eligible dependent child(ren).

- [State Group Life Brochure](#)

<b>Employee Premiums</b>	<p>Premiums are based on employee's age and elected coverage, based on annual salary.</p> <ul style="list-style-type: none"> <li>• <a href="#">State Group Life Insurance Premiums</a></li> </ul>
<b>Enrollment</b>	<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 do not enroll when you are first eligible as a new hire (or become newly eligible), and wish to enroll in the future, you will need to enroll through medical underwriting (not offered during Open Enrollment). Contact the HR Service Center for the Evidence of Insurability Form.</p>

### 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

<b>Employee Premiums</b>	<p>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.</p>
<b>Enrollment</b>	<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>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.</p>

### 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.

<b>Employee Premiums</b>	<p>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.</p> <ul style="list-style-type: none"> <li>• <a href="#">AD&amp;D Brochure</a></li> <li>• <a href="#">AD&amp;D CyberScout Information</a></li> <li>• <a href="#">AD&amp;D Rates</a></li> </ul>
<b>Enrollment</b>	<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. 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.</p>

### 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](#)
- To see a complete list of coverage, visit [www.LifeBenefits.com/plandesign/WIETF](http://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

<b>Enrollment</b>	<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>
<b>Employee Premiums</b>	<p>Premiums are based on the type of plan (Employee Only or Family)</p> <ul style="list-style-type: none"> <li>• <a href="#">Securian Premiums</a></li> <li>• <a href="#">ETF Accident Plan</a></li> </ul>

## Income Continuation Insurance (ICI)

Income Continuation Insurance (ICI) is available to eligible employees and provides disability insurance for up to 75% of salary.

More information about Income Continuation Insurance can be found here:

- [Income Continuation Insurance](#)

<b>Employee Premiums</b>	<p>Disability premiums are based on a combination of earnings and sick leave balance. New employees are placed into Category 1.</p> <p>Sick leave balances are reviewed annually, and employer contributions will increase as the employee reaches certain sick leave balances. Standard ICI provides coverage on the employee's annual earnings up to \$64,000 (\$4,000 max monthly benefit); Supplemental ICI provides coverage on employee's annual earnings above \$64,000 and up to \$120,000 (must be enrolled in standard; max monthly benefit of \$7,500). There is no UWHC contribution for the supplemental plan.</p> <p>Premiums are based on salary and amount of accumulated sick leave. Premium is 100% employee-paid for Category 1 &amp; 2; UWHC premium contributions apply to Categories 3 through 5 (employee/employer split will vary); Category 6 is 100% employer-paid. Supplemental ICI premium is 100% employee paid.</p> <ul style="list-style-type: none"> <li>• <a href="#">Income Continuation Insurance Premiums – Standard</a></li> <li>• <a href="#">Income Continuation Insurance Premiums – Supplemental</a></li> </ul>
<b>Enrollment</b>	<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 do not enroll when you are first eligible as a new hire (or become newly eligible), and wish to enroll in the future, you will need to do one of the following:</p> <ul style="list-style-type: none"> <li>• Complete Evidence of Insurability (medical underwriting)</li> <li>• Qualify for Category 3, 4, 5, or 6 (for the first time) during the annual review period and be invited to participate</li> </ul> <p>Enrollment is not offered during Open Enrollment.</p>
<b>Resources</b>	<ul style="list-style-type: none"> <li>• <a href="#">Income Continuation Insurance Brochure</a></li> </ul>



## Other Benefits

### Tuition Benefit

UW Health provides financial support to eligible employees who pursue education that supports career development to fulfill workforce needs. Tuition assistance is provided for select career paths at in-network colleges and universities. All courses must be with an institution holding regional accreditation recognized by the U.S. Department of Education.

### Adoption Assistance

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

### 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

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

## 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.

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

## Retirement Benefits

UW Hospitals and Clinics benefit-eligible employees are automatically enrolled in the Wisconsin Retirement System (WRS) with required employee and employer contributions beginning as of the date of hire. UWHC also offers other supplemental retirement benefits to eligible employees to maximize their retirement savings and plan for future retirement.

More information about UWHC Retirement Plans can be found here:

- [UWHC Retirement Plans](#)

## Wisconsin Retirement System (WRS)

UW Hospitals and Clinics employees who are appointed to work 0.58 FTE or greater are automatically eligible for and enrolled in the Wisconsin Retirement System (WRS) on their first day of employment. The WRS is the 9<sup>th</sup> largest U.S. public pension fund and the 25<sup>th</sup> largest public or private pension fund in the world. The WRS is a hybrid defined benefit plan, containing elements of a defined contribution plan and a defined benefit plan. The WRS is a strong public pension plan because of its stable funding, unique plan design and robust governance. The WRS offers benefits upon retirement, disability and death. Eligible employees receive a lifetime retirement annuity based on the three highest years of WRS earnings.

UWHC and the employee each contribute half of the required pre-tax contribution to the employee's account. For 2025, 6.95% of eligible earnings is contributed to the account by both the employee and the employer, along with a 1.20% employer contribution towards the sick leave credit conversion program. Employees become 100% vested in the employer contributions after 5 years of creditable WRS service.

Employees are eligible to make additional contributions to their WRS account, which are contributed post-tax. If interested in doing this, please contact the HR Service Center.

<b>Enrollment</b>	Enrollment in the WRS is automatic. Employees are responsible for completing a Beneficiary Designation form and returning it directly to the Department of Employee Trust Funds.
<b>Beneficiary Designation</b>	Employees are responsible for completing a Beneficiary Designation form and <b>returning it directly to the Department of Employee Trust Funds – the return address is in the upper left corner of the form.</b> There are two beneficiary designation forms: <ul style="list-style-type: none"> <li>The basic <a href="#">Beneficiary Designation form (ET-2320)</a> allows you to name primary, secondary, and tertiary beneficiaries.</li> </ul> The <a href="#">Beneficiary Designation – Alternate (ET-2321)</a> allows you to name primary and secondary beneficiaries. You can also name specific successors to those beneficiaries.
<b>Additional Resources</b>	<ul style="list-style-type: none"> <li><a href="#">Wisconsin Retirement Benefit</a></li> <li><a href="#">Wisconsin Retirement System Benefits - Core &amp; Variable Fund</a></li> <li><a href="#">WRS Guide to Retirement (ET-4133)</a></li> <li><a href="#">Wisconsin Retirement System Post-Tax Additional Contributions (ET-2123)</a></li> <li><a href="#">Our Wisconsin Retirement System: Strong for Wisconsin</a></li> <li><a href="#">WRS Beneficiary Information</a></li> </ul>

## 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.

<b>Enrollment</b>	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 <a href="http://www.WDC457.org">www.WDC457.org</a> or 608-241-6604. Employees should identify as a UW Hospitals and Clinics employee and submit the account application directly to WDC.
<b>Additional Resources</b>	<ul style="list-style-type: none"> <li><a href="#">WDC Program Features and Highlights</a></li> <li><a href="#">Deferred Compensation Program</a></li> </ul>

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"><li>• <a href="#">Summary Plan Document</a></li><li>• <a href="#">How to Access Your Fidelity Account</a></li></ul>