



## UW Hospitals & Clinics WI 2025 Regular Benefit Summary

### **Benefit Eligibility**

All new, full-time and part-time regular employees appointed to work 58% FTE or more are eligible for the benefits listed on this summary.

Provided certain criteria are met, current part-time employees may be eligible to maintain these benefits if they are appointed to work 50% FTE or more.

**Per Diem Title Roles (20 hr+):** Not eligible for vacation, sick or holiday.

**PRN/Per-Diem:** Eligible for the supplemental retirement plans, corporate discounts, wellness program, bus pass and employee assistance program.

### **Questions?**

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

## Health & Uniform Dental Insurance

Health and uniform dental coverage with UWHC contribution is effective the 1st of the month following completion of two full months of Wisconsin Retirement System (WRS) service.

- Early coverage with no UWHC contribution is available on the 1st of the month coinciding with or that first occurs during the 30-day enrollment period. Employees will be responsible for 100% of the monthly premium until the 1st of the month following completion of two months of WRS service.
- Regardless of the plan design option or health plan you choose, the in-network coverage is the same (uniform benefits). The key differences are what you pay per month (premiums), what you pay when you visit a provider, your provider network (local or nationwide) and whether you can see providers out-of-network. Choose a plan design option that works best for you.
- The It's Your Choice Decision Guide is a helpful resource for choosing your benefits and is available on ETF's site at <https://etf.wi.gov/resource/2025-insurance-benefits-decision-guide-state-wisconsin-group-health-insurance-employees>. The Choosing a Health Plan Design video is also available on ETF's site at <https://etf.wi.gov/video/choosing-plan-design>.

Insurance Type	Coverage Level	Monthly Premiums	
		With Dental*	Without Dental*
IYC Health Plan	Single	\$124	\$120
	Family	\$307	\$297
Access Health Plan	Single	\$296	\$292
	Family	\$734	\$724
IYC HDHP	Single	\$46	\$42
	Family	\$114	\$104
Access HDHP	Single	\$218	\$214
	Family	\$541	\$531

### It's Your Choice (IYC) Health Plan

UWHC offers comprehensive health insurance coverage with the IYC HMO Health Plan. Routine, preventive services are covered 100%. Primary care office visit copay \$15; specialty care visit copay \$25; urgent care copay \$25; ER copay \$75. Plan has an annual deductible of \$250 individual/\$500 family that applies to illness and injury-related services beyond the office visit copayment. After the deductible, the patient is responsible for 10% coinsurance until meeting the out-of-pocket maximum of \$1,250 individual or \$2,500 family. One (1) preventive vision exam with copay is included.

### IYC High-Deductible Health Plan (HDHP)

The IYC HDHP provides the same uniform benefits (coinsurance and copays once the deductible has been met) as the IYC Health Plan but has higher annual deductibles and out-of-pocket limits. In exchange for increased cost-sharing, the plan has lower monthly premiums and is paired with a Health Savings Account (HSA), to which UWHC contributes. Employees can contribute pre-tax dollars to their HSA and unused funds roll-over each year. Plan has an annual deductible of \$1,650 individual/\$3,300 family and out-of-pocket max of \$2,500 indiv/\$5,000 family. Once deductible is met, preventive vision exam with copay is included.

### Access Health Plan and Access HDHP

The Access Health Plan and Access HDHP are Preferred Provider Plans with a nationwide network of providers, administered by Dean. In exchange for increased flexibility in medical providers, the monthly premium for the Access and Access HDHP health plans are considerably higher. Benefits are payable at a higher level when in-network provider is used.

### Uniform Dental Benefits

Health insurance can be elected with or without preventive and basic dental coverage. Health insurance premiums are listed with and without dental benefits. The plan has a \$1,000 annual benefit maximum per person. Coverage includes two cleanings per year as well as fillings. Orthodontia is covered at 50% for children under age 19 up to a lifetime maximum of \$1,500 per child. There are no major/restorative services. You must use Delta Dental providers (no out-of-network coverage). The same Uniform Dental benefits are offered across all 4 of the health plans. Additional information at <https://etf.wi.gov/insurance/dental-insurance/dental-insurance-coverage>.

### Prescription Coverage

Prescription coverage is provided through Navitus Health Solutions. Those in the HDHP pay 100% of cost until medical deductible is met. Additional information at <https://etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx>.

### Opt-Out Incentive

The opt-out incentive is offered to employees who waive health insurance for calendar year 2025. Employees must meet eligibility criteria, including not being covered by group health insurance through the state, UW system or UWHC. Complete eligibility guidelines found on <https://etf.wi.gov/state-employee-retiree-health-plan/how-choose-enroll-your-benefits/enroll-or-make-changes/opt-out-medical-benefits>. The incentive is paid in installments during the year and is prorated based on mid-year eligibility. The maximum opt-out an employee may receive for the 2025 benefit year is \$2,000. Opt-out enrollment must be elected annually.

### Supplemental Dental Insurance Plans

Coverage is available on the 1st of the month coinciding with or that first occurs during the 30-day enrollment period. Review the Delta Dental network for a full list of providers.

	Coverage Comparison			
	Preventive	UWHC Supplemental	Select	Select Plus
<b>Preventive/ Basic</b>	Yes	Yes	No	No
<b>Calendar Year Max</b>	\$1,000	\$1,200	\$1,000	\$2,500
<b>Deductible</b>	\$0	\$50/individual \$100/family	\$100/person	\$25/person
<b>Major/Restorative</b>	Not covered	50%	50%	60%
<b>Orthodontia</b>	50% Lifetime max: \$1,500 Up to age 19	50% Lifetime max: \$1,250 Up to age 19	Not covered	50% Lifetime max: \$1,500 No age limit
	Monthly Premiums			
	Preventive	UWHC Supplemental	Select	Select Plus
<b>Employee only</b>	\$36.10	\$20.92	\$9.08	\$21.60
<b>Employee + Child(ren)</b>	N/A	N/A	\$12.24	\$40.12
<b>Employee + Spouse</b>	N/A	N/A	\$18.16	\$43.22
<b>Employee + 1</b>	N/A	\$40.86	N/A	N/A
<b>Family</b>	\$90.28	\$64.54	\$21.76	\$66.20

### Supplemental Vision Insurance (DeltaVision Network)

Supplemental vision plan that covers an annual eye exam with a \$15 copay, an allowance for lenses every 12 months and frames every 24 months with a \$25 copay, or contacts (up to \$150) every 12 months in lieu of lenses and frames. Coverage is available on the 1st of the month coinciding with or that first occurs during the 30-day enrollment period. Review the DeltaVision network for a full list of providers.

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

### Flexible Spending Accounts (FSA)

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

#### Health Care Flexible Spending

Participants enrolled in a non-High Deductible Health Plan may set aside up to \$3,200 in pre-tax dollars for eligible medical, prescription, vision, and dental/orthodontic expenses not covered by insurance. Participants will be provided with a debit card loaded with their annual election to make qualifying payments. Up to \$640 of unused funds will roll over into the next plan year. Coverage will be effective the first of the month on or following your eligibility date.

#### Dependent Day Care Flexible Spending

Participants can set aside up to \$5,000 in pre-tax dollars for eligible day care expenses. Annual elected enrollment amount will be deducted from paycheck pre-tax, up to annual maximum of \$5,000 per family. There is no rollover of unused funds into the next plan year. Enrollment must be done each year. Coverage will be effective the first of the month on or following your eligibility date.

### Limited Purpose Flexible Spending

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

### Health Savings Account (HSA)

Employees enrolled in the UWHC High Deductible Health Plan (HDHP) must enroll in the HSA. The HSA allows you to set aside pre-tax money to pay for eligible health care expenses not covered by insurance, such as your deductible, copays, co-insurance, and prescriptions.

- UWHC contributions will be prorated for mid-year enrollments.
- Employees can contribute additional pre-tax dollars up to the annual limit. Unused funds roll over from year to year.
- Employees can make changes to contributions at any time throughout the year.
- HSA funds are yours, even if you terminate employment with UWHC.

HSA Contributions 2025	Single	Family
UWHC Employer Contributions	\$828	\$1,650
Annual Maximum* *Includes employer contribution	\$4,300	\$8,550
Catch-up (if age 55 by Dec 31)	\$1,000 (max \$5,300)	\$1,000 (max \$9,550)

### Income Continuation Insurance (Disability)

Employees may receive up to 75% of salary up to a maximum of \$7,500 per month for an approved disability. Benefits are payable after an elimination period of 30 calendar days and the exhaustion of the employee's sick leave (up to 130 days). Disability premiums are based on a combination of earnings and sick leave balance. Premium is 100% employee paid for those in category 1; UWHC contributions to premium start with category 3.

Sick leave balances are reviewed annually, and employer contributions will increase as the employee reaches certain sick leave balances. Employees are eligible for coverage the 1st of the month on or following their hire date.

### Life Insurance

#### State Group Life

Employees may elect SGL term life insurance up to five times their annual salary rounded to the next one thousand.

Employee coverage includes an Accidental Death and Dismemberment benefit.

- Spouse and dependent coverage also available.
- Continuation options after retirement are available for employees who meet certain eligibility requirements. A reduced coverage amount can be converted to pay for health insurance premiums upon retirement.
- Premiums are based on a combination of annual earnings and employee age. UWHC contributes to the monthly premiums for up to two times the employee's salary.
- Employees are eligible for coverage the 1st of the month on or following 30 days of WRS-eligible employment.

#### Supplemental Life Insurance

UWHC also offers several additional life insurance products that offer term life and/or accidental death and dismemberment benefits for an employee, spouse and eligible dependents. These programs are completely funded by the employee.

### Additional Voluntary Benefits

#### AD&D Insurance

Provides accident insurance protection payments for specific amputation injuries or for accidental death. You chose a coverage level based on personal need. Benefit also includes travel insurance and insures against identity theft. Coverage will be effective the first of the month following submission of the application.

#### Securian Accident Plan

The Securian Accident Plan provides a cash benefit paid directly to you to help cover out-of-pocket expenses regardless of health insurance coverage.

## Pet Insurance

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

## Retirement Plans

### Wisconsin Retirement System

- Regular employees appointed to work 58% or more are automatically eligible for and enrolled in the Wisconsin Retirement System (WRS) on their 1st day of employment.
- The WRS offers benefits upon retirement, disability and death. Eligible employees receive a lifetime retirement annuity based on the higher of two calculations based on WRS earnings. More detail can be found here: <https://etf.wi.gov/retirement/saving-retirement/wrs-retirement-benefit-calculations>.
- UWHC and the employee each contribute half of the required pre-tax contribution to the employee account. For 2025, 6.95% of eligible earnings is contributed to the account by both the employee and the employer for a total of 13.9%.
- Employees become 100% vested in the employer contributions after 5 years of creditable WRS service.

### Supplemental Retirement Plans

Employees are eligible to participate in both the Wisconsin Deferred Compensation (WDC) 457(b) and Tax-Sheltered Annuity (TSA) 403(b) plans.

- Both plans allow employees to make pre- and post-tax supplemental retirement savings contributions.
- Participants age 50 or older by the end of the plan year may defer an additional catch-up contribution. This portion of the plan is subject to IRS regulations and may change in future plan years.
- Employees may enroll in these plans and change contribution levels at any time.

Employees may also take advantage of free financial counseling with Fidelity or WDC to plan for retirement.

## Paid Time Off

Our total time off is built to help employees have the time off they need to help maintain a work/life balance. Benefit eligibility begins on the first day of employment.

### Vacation

Hours are earned each pay period. Employees can carry a balance up to 1.5x the annual accrual amount.

UWHC Years of Service	Employee Accrual – Integrated (Leave Accrual Date on/after 12/20/2020 Based on 1.0 FTE)			
	VAC annual hours (days)	VAC hours per pay period	Sick (days)	Total days
0 – 9 years	120 (15)	4.62	12	35
10 – 19 years	160 (20)	6.15	12	40
20+ years	200 (25)	7.69	12	45

### Sick Time

Full-time employees earn one day (8 hours) of sick leave per month or 12 days per year (prorated to FTE) with unlimited carryover. Unused sick time may be converted at retirement, layoff or death to pay health insurance premiums if receiving WRS benefits.

### Holidays

UW Health recognizes eight legal holidays; clinics and offices will be closed. Some locations may be open due to patient care.

New Year's Day	Martin Luther King Jr. Day	Memorial Day	Independence Day
Labor Day	Thanksgiving Day	Christmas Eve	Christmas Day

### Parental Paid Leave

Eligible UW Health employees receive up to two-weeks paid time at their FTE for the birth or adoption of their child.

## **Domestic Partners**

Domestic partners are recognized for purposes of bereavement and leave of absence. A Domestic Partner Affidavit must be completed and on file prior to an event occurring that may require one of these benefits.

## **Learning and Development Services**

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

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

## **Tuition Benefit**

UW Health provides financial support to eligible employees who pursue education that supports career development to fulfill workforce needs.

- Must be an active full-time or part-time employee of 0.5 FTE or greater. See policy for full requirements and reimbursement amounts.
- 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.

## **Employee Wellbeing**

UW Health's Employee Wellbeing Program offers and promotes activities, education and resources to all UW Health faculty and staff, and supports them in changing behaviors and making healthier choices. The program's activities and educational resources offer to help to manage stress, refrain from tobacco use, increase physical activity, reach and maintain a healthy weight, manage alcohol and drug addictions, maintain good nutrition and improve general health.

## **Bus Pass**

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

## **Corporate Discounts**

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

## **Employee Assistance Program**

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

## **Adoption Assistance Benefit**

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

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

## **Cashless Convenience**

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

## **Employee Referral Bonus Program**

UW Health offers a referral bonus program designed to aid in the recruitment of positions that have current workforce shortages, and encourages current UW Health employees to refer friends, former colleagues, and other professionals to apply for open, posted positions.

- Employees can make a referral by filling out the Referral Form within thirty days of the applicant submitting an application for the job. Details on referral amounts and eligible positions are available on The Pulse

Note: UW Health Human Resources staff and any supervisor, manager, director or executive are not eligible for a referral bonus for any UW Health position, regardless of department and location.

## **Benefit Deductions**

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