

## Important Information about your UW Medical Foundation Benefits

Congratulations on your employment with UW Medical Foundation (UWMF). We are excited to share information on the UWMF 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

<b>Overview</b>	<p>UW Health 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>
<b>Tax and Direct Deposit Set-Up</b>	<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 [UWMF New Hire Benefit Enrollment Guide](#) 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 Medical Foundation 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 UWMF 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 UWMF 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 UWMF New Hire Enrollment Guide (Regular) on how to review and complete these actions.

### Benefit Summary

UWMF offers a variety of benefit programs including paid time off, 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.

- [Employee Benefit Summary](#)
- [UWMF Additional Benefits](#)

### Eligible Dependents

<b>Eligible Dependent</b>	<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>We reserve the right to request documentation to verify eligibility of any dependent covered on a health insurance plan.</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>
<b>Domestic Partners</b>	<p>UWMF seeks to promote acceptance of diversity in all dimensions. In light of this goal, the benefits provided to domestic partners, both same and opposite sex, are the same benefits provided to spouses of legally married employees. If you wish to enroll your DP in benefits, you and your DP must complete both the DP Affidavit and the Declaration of Tax Status Form. It is important to be aware of the tax consequences of enrolling your DP into your benefits. If not enrolling your DP in benefits, you may still complete the DP Affidavit as it is used for other benefit purposes such as eligibility for bereavement or leave time.</p> <p>To establish a Domestic Partner with UW Health, employees must complete a Domestic Partner Affidavit and Declaration of Tax Status Form and upload it via Document Records for review and approval.</p> <ul style="list-style-type: none"> <li>• <a href="#">Domestic Partner Affidavit</a></li> <li>• <a href="#">Declaration of Tax Status Form</a></li> </ul>

## Eligibility

Benefit eligibility is based on employee status (regular or temporary) and assignment category.

	Regular, Full Time 30+ hrs/week	Regular, Part Time 20-29 hrs/week	Regular, PRN/Per Diem 8-19 hrs/week	Per Diem, On Call, Temporary
Health Insurance	X	X		X**
Dental Insurance	X	X		
Vision Insurance	X	X		
Group Life and AD&D Insurance	X			
Supplemental Life Insurance	X	X		
Dependent Life Insurance	X			
Health Care Flexible Spending Account	X	X		
Dependent Care Flexible Spending Account	X	X		
Combination Flexible Spending Account	X*	X*		
Health Savings Account	X*	X*		
401(k) Retirement Benefits	X	X	X	X
Accident, Critical Illness, Hospital Indemnity Insurance	X	X		
Norton LifeLock Identity Theft Protection	X	X		
Tuition Benefit	X	X		
Adoption Assistance	X	X		
Pet Insurance	X	X	X	X
Employee Assistance Program	X	X	X	X
Long-Term Disability	X			
Short-Term Disability	X	X		

\*Eligibility for these plans is dependent on the health plan enrolled in; must be enrolled in a High Deductible Health Plan to enroll in the HSA and CFSA.

\*\*May be eligible for health insurance based on hours worked and duration of employment.

### 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 Medical Foundation offers comprehensive health and dental insurances for you and your family.

More information about the UWMF health and dental plans can be found here:

- [UWMF Health Insurance](#)
- [UWMF Dental Insurance](#)
- [UWMF Vision Insurance](#)

### Quartz Health Insurance

UW Medical Foundation offers four Quartz health plan options to eligible employees – a traditional HMO plan, a high deductible health plan (HDHP), a PPO plan and a PPO HDHP. Coverage is effective the 1<sup>st</sup> of the month following one full month of employment.

	Traditional HMO	HMO HDHP	PPO*	PPO HDHP*
<b>Deductible</b>	\$250 single/\$500 family	\$2,500 single/\$5,000 family	\$250 single/\$500 family	\$2,500 single/\$5,000 family
<b>Out-of-Pocket Limit</b>	\$1,250 single/ \$2,500 family for medical expenses \$2,350 single/\$4,700 family for prescription expenses	\$2,500 single/\$5,000 family	\$1,250 single/\$2,500 family for medical expenses \$2,350 single/\$4,700 family for prescription	\$2,500 single/\$5,000 family
<b>Copay</b>	\$15 Primary Care \$15 Chiro/Adult Vision \$25 Specialty \$100 ER Visit \$50 Urgent Care Visit	Pay full cost for services until the deductible is met	\$15 Primary Care \$15 Chiro/Adult Vision \$25 Specialty \$100 ER Visit \$50 Urgent Care Visit	Pay full cost for services until the deductible is met
<b>Co-Insurance</b>	10% after deductible	0%	20% after deductible	0%
<b>Flexible Spending Account (FSA) Option</b>	Health Care FSA Option	Combination FSA Option	Health Care FSA Option	Combination FSA Option
<b>Health Savings Account (HSA)</b>	Not Eligible	Enrollment Required	Not Eligible	Enrollment Required
<b>Summary of Benefits and Coverage</b>	<a href="#">HMO Summary</a>	<a href="#">HDHP Summary</a>	<a href="#">PPO Summary</a>	<a href="#">PPO HDHP Summary</a>
<b>Plan Eligibility Based on Residence</b>	HMO plans require that employee live within the <a href="#">Quartz Service Area</a> to be eligible.		PPO plans require that employee live outside the <a href="#">Quartz Core Service Area</a> to be eligible.	

<b>Employee Premiums</b>	<p>There are three different tiers of coverage available to employees: Single, Employee + 1, Employee + 2 or more.</p> <ul style="list-style-type: none"> <li><a href="#">Health Insurance Premiums</a></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="#">Primary Care Provider Selection (non-PPO)</a></li> <li><a href="#">Traditional HMO Benefit Overview</a></li> <li><a href="#">HDHP Benefit Overview</a></li> <li><a href="#">Primary Care Provider Selection– PPO</a></li> <li><a href="#">PPO Benefit Overview</a></li> <li><a href="#">HDHP PPO Benefit Overview</a></li> </ul>

## Health Insurance Buy Back (HIBB)

The Health Insurance Buy Back (HIBB) is an incentive paid out annually to eligible UWMF employees who are eligible for the health insurance benefit but waive due to other coverage. If eligible, employees may receive an incentive up to \$2,000 per year, pro-rated based on eligibility.

To elect, action must be taken within the first 30 days of employment in Oracle Cloud to waive health insurance and documentation of other proof of other coverage must be provided to the HR Service Center by December 31 of the plan year.

### Eligibility

UWMF employees who are eligible for health insurance (FTE 0.5 or greater) but waive coverage due to other coverage may be eligible if proof of other coverage is received by the December 31 deadline. Incentive paid annually in a lump sum on second paycheck in February, following the plan year. Must meet eligibility requirements and be actively employed with UWMF at the time of the payment.

## Delta Dental

UW Medical Foundation offers a comprehensive dental plan through Delta Dental of Wisconsin. The plan offers 100% coverage on diagnostic and preventive services, such as routine exams, cleanings and x-rays. Basic and major services are covered at 100% (endodontics, fillings) or 80% (crowns, bridges, implants). The annual benefit maximum is \$1,200 per person. The plan also offers 50% coverage for orthodontia up to a \$2,000 lifetime maximum per family member, including adults. Coverage is effective the 1<sup>st</sup> of the month following one full month of employment.

Coverage for dependent children is offered up to age 26.

### Employee Premiums

Two tiers of coverage available to employees: single or family coverage.

- [Dental Insurance Premiums](#)

### 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

- [Your Dental Benefits](#)

## VSP Vision

UW Medical Foundation offers supplemental vision insurance through VSP Vision. The plan covers an annual eye exam with a \$10 copay, an allowance for lenses and frames every 12 months with a \$20 copay, or contacts (up to \$150) every 12 months in lieu of lenses and frames. Coverage for dependent children is offered up to age 26. Coverage is effective the first of the month following one full month of employment.

### Employee Premiums

Three tiers of coverage available to employees: single, employee + 1 or family coverage.

- [Vision Insurance Premiums](#)

### 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

- [Your Vision Benefits](#)



### Spending & Savings Accounts

UW Medical Foundation 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 UWMF spending and savings accounts can be found here:

- [UWMF Health Insurance](#)

### Health Savings Account (HSA)

Employees who enroll in the UW Medical Foundation High Deductible Health Plan (HDHP) option must enroll annually in the Health Savings Account (HSA) through UW Medical Foundation. 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 Medical Foundation makes contributions to an employee's Health Savings Account throughout the year. UWMF will contribute \$750 for single and \$1,500 for family (annually, prorated to eligibility 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. Employer contributions are prorated and made on a bi-monthly basis to the HSA account.

HSA Contributions	Single	Family
<b>UWMF Contributions</b>	\$750	\$1,500
<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="#">WEX Website</a></li> <li>• <a href="#">WEX Benefits Toolkit</a></li> <li>• <a href="#">HSA Eligible Expenses</a></li> <li>• <a href="#">Why Should I Get a Health Savings Account?</a> (video)</li> </ul>

## Flexible Spending Accounts (FSA)

<b>Health Care FSA</b>	Eligible employees who are enrolled in a non-HDHP, whether through UWMF 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 roll over into the next plan year.
<b>Combination Flexible Spending Account</b>	Eligible employees who are enrolled in an HDHP, whether through UWMF 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 applicable IRS statutory 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 qualified day care expenses. Annual elected amount is deducted from the employee's paycheck pre-tax. This benefit is effective date of hire. 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 1st of the month following 30 days of employment (except for dependent care FSA which is effective date of hire). 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>	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.  You must complete enrollment in the flexible spending accounts 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="#">WEX Website</a></li> <li>• <a href="#">WEX Benefits Toolkit</a></li> <li>• <a href="#">What is an FSA and How Does it Work?</a></li> <li>• <a href="#">FSA Eligible Expenses</a></li> </ul>

## Life & Disability Insurance

UW Medical Foundation 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 UWMF Life Insurance can be found here:

- [UWMF Life Insurance](#)

### Basic Life, AD&D Insurance

UW Medical Foundation offers a term-life insurance benefit equal to one and a half times the prior calendar year wages. Coverage also includes Accidental Death & Dismemberment (AD&D) for the same amount of coverage. Coverage is effective the first of the month following one full month of employment.

<b>Employee Premiums</b>	UW Medical Foundation pays the premium for this benefit.
<b>Enrollment</b>	To enroll as part of your new hire enrollment, enrollment and designation of beneficiary must be completed within 30 days of the date of hire.

### Dependent Life Insurance

UW Medical Foundation offers a life insurance a life insurance benefit that provides \$10,000 of coverage for spouse/domestic partner and \$5,000 per child. Coverage is effective the 1<sup>st</sup> of the month following one full month of employment.

*\*If you and your spouse/Domestic Partner are both UW Medical Foundation employees, only one of you can elect this coverage.*

<b>Employee Premiums</b>	The cost for this benefit is \$0.93/month, regardless of the number of dependents covered.
<b>Enrollment</b>	To enroll as part of new hire enrollment, enrollment must be completed within 30 days of the date of hire.

### Supplemental Life Insurance

UW Medical Foundation offers optional life insurance benefit that allows coverage on the employee, spouse/domestic partner and children. Eligible employees can elect up to \$750,000 in coverage for themselves, with a guaranteed issue amount of \$250,000, and a maximum of \$250,000 in coverage for their spouse/domestic partner, with a guaranteed issue amount of \$30,000. The amount elected for spouse/dependent coverage cannot exceed 50% of the employee's elected amount. Children are eligible for coverage at \$10,000. Coverage is effective the 1<sup>st</sup> of the month following one full month of employment.

**Please note:** A guaranteed issue amount of \$250,000 for employee and \$30,000 for spouse/domestic partner is available at time of initial enrollment. If this benefit is waived, or an employee elects an amount less than the guaranteed issue amount, they will be required to complete medical underwriting to increase to that amount and beyond in the future.

*\*You may not elect Supplemental Life – Spouse/DP coverage if your spouse/Domestic Partner is a UW Medical Foundation employee **and** enrolled in Supplemental Life – Employee coverage.*

<b>Employee Premiums</b>	Employee premiums are based on elected amount of coverage and the employee's age.
<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 waiving when first eligible, or wish to increase amounts in the future, you will need to complete medical underwriting (evidence of insurability). Contact the HR Service Center for additional information regarding this process.</p>

### Short-Term and Long-Term Disability

Short-term disability benefits, equal to 60% of current rate of pay, begin on the eighth day of disability and may continue for up to 12 weeks.

Long-term disability benefits, equal to 60% of W-2 wages, begin after 90 days of disability

<b>Employee Premiums</b>	UW Medical Foundation pays the premium for this benefit.
<b>Enrollment</b>	<p>Eligible employees are automatically enrolled in short- and long-term disability benefits and UW Medical Foundation pays the premiums for both disability plans.</p> <p><b>For Long-Term Disability, employees must indicate if they wish to pay the tax on this benefit post-tax or pre-tax.</b> This election must be completed within 30 days of the date of hire.</p>

### Accident Insurance

If injured, can help pay for medical deductibles, daycare, student loans, gas and other everyday expenses.

<b>Employee Premiums</b>	<p>Employee premiums are based on elected amount of coverage.</p> <ul style="list-style-type: none"> <li><a href="#">UWMF Accident Insurance Premiums</a></li> </ul>
<b>Enrollment</b>	To enroll as part of your new hire enrollment, enrollment must be completed within 30 days of the date of hire.
<b>Additional Information</b>	<ul style="list-style-type: none"> <li><a href="#">UWMF Voluntary Benefits</a></li> </ul>

### Critical Illness Insurance

For covered illnesses, receive funds to help pay everyday expenses that health insurance doesn't cover if you or family member get sick (deductibles, rent, groceries, childcare and other expenses).

<b>Employee Premiums</b>	<p>Employee premiums are based on elected amount of coverage and the employee's age.</p> <ul style="list-style-type: none"> <li><a href="#">UWMF Critical Illness Insurance Premiums</a></li> </ul>
<b>Enrollment</b>	To enroll as part of your new hire enrollment, enrollment must be completed within 30 days of the date of hire.
<b>Additional Information</b>	<ul style="list-style-type: none"> <li><a href="#">UWMF Voluntary Benefits</a></li> </ul>

### Hospital Indemnity Insurance

Receive lump sum to help pay bills not paid by health insurance (deductibles, childcare, rent and other life expenses) if you or family member is hospitalized.

<b>Employee Premiums</b>	<p>Employee premiums are based on elected amount of coverage.</p> <ul style="list-style-type: none"> <li><a href="#">UWMF Hospital Indemnity Insurance Premiums</a></li> </ul>
<b>Enrollment</b>	To enroll as part of your new hire enrollment, enrollment must be completed within 30 days of the date of hire.
<b>Additional Information</b>	<ul style="list-style-type: none"> <li><a href="#">UWMF Voluntary Benefits</a></li> </ul>

### Norton LifeLock Identity Theft Protection

Norton LifeLock works to safeguard your identity as well as protect your electronic devices from online threats. If you are a victim of identity theft, LifeLock helps protect you with their Million Dollar Protection Package. Device security protection offers security against online threats, viruses and malware for your home and personal devices.

<b>Employee Premiums</b>	<ul style="list-style-type: none"> <li><a href="#">LifeLock Rates</a></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.

### 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

All employees are eligible to participate in the 401(k) (pre-tax) or Roth 401(k) (post-tax) plan beginning the 1<sup>st</sup> of the month following one full month of employment. UWMF will automatically withhold six percent (6%) of an employee’s gross wages to be deposited into their UWMF 401(k)/Profit Sharing account. Employees have the option to accept this automatic enrollment or opt out by electing a different deferral percentage. Deferral percentages are managed through Fidelity.

Participants may defer up to the IRS limit and if age 50 or older by the end of the plan year, may contribute an additional catch-up contribution.

More information about UWMF Retirement Benefits can be found here:

- [UWMF Retirement Plan](#)

Profit-Sharing Plan

Employer contributions are made on an annual basis through Profit Sharing, where 8% of annual wages are contributed into an employee’s retirement account, with a discretionary 0-2%.

Employees are automatically enrolled the first of the month following one year of employment and the completion of 1,000 hours of service during that year of employment.

Vesting in the employer contribution is 100% after three calendar years with 1,000 hours of service in each year.

Enrollment	All employees must indicate a beneficiary designation for the retirement benefit. Beneficiaries are managed through Fidelity and can be updated at any time.
Additional Resources	<ul style="list-style-type: none"><li>• <a href="#">UWMF 401(k) Enrollment Guide</a></li><li>• <a href="#">UWMF 401(k) Summary Plan Description</a></li><li>• <a href="#">UWMF 401(k) Plan Document</a></li></ul>