



# UW Medical Foundation

## 2025 Employee Benefit Summary

### **Benefit Eligibility**

This benefit summary applies to staff, clinical, supervisor and program manager roles

#### **Full Time (30 hours/week or more)**

Eligible for all benefits listed. Paid time off is prorated based on hours paid; holiday time is based on FTE.

#### **Part Time (20-29 hours/week)**

Eligible for all benefits listed except Life, AD&D, Dependent Life & LTD. Paid time off is prorated based on hours paid; holiday time is based on FTE.

#### **Per Diem Titled Roles (20 hr+)**

Not eligible for PTO/holiday.

#### **PRN/Per Diem (.375 FTE to <.5 FTE)**

Eligible for 401(k) plan, length of service recognition program, referral program, corporate discounts, wellness program, bus pass and employee assistance program. Profit share plan eligible if plan requirements are met. May be eligible for health insurance under ACA eligibility.

#### **Per Diem (<.2 FTE) / Temporary**

Eligible for 401(k) plan, corporate discounts, wellness program, bus pass and employee assistance program. May be eligible for health insurance under ACA eligibility.

### **Questions?**

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

## Health Insurance

UWMF offers comprehensive health insurance coverage through Quartz. A traditional HMO plan, HMO High Deductible Health Plan (HDHP) and PPO plans are offered. If enrolled in the UWMF HDHP, a Health Savings

Account is provided through WEX. Coverage for dependent children is offered up to age 26. Coverage is effective the first of the month following one full month of employment.

### Traditional HMO

Routine, preventive services are covered 100% as required by federal law. One (1) preventive vision exam is included. Primary care office visit copay \$15; specialty care visit copay \$25; urgent care copay \$50; ER copay \$100. Plan has an annual medical deductible of \$250 individual/\$500 family that applies to illness and injury-related services beyond the office visit co-payment. 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. Provider search available: [Quartz Traditional HMO/HDHP Network – Find a Provider](#).

### High-Deductible Health Plan (HDHP)

In exchange for increased cost sharing, plan has lower monthly premiums and is paired with a Health Savings Account (HSA) offering UWMF contributions. Employees can contribute pre-tax dollars to HSA, unused funds roll over each year. Preventive services are covered 100%. One (1) preventive vision exam is covered, subject to deductible. Member is responsible for 100% of costs up to the deductible and out-of-pocket maximum. Annual deductible of \$2,500 individual/\$5,000 family, which matches the out-of-pocket maximum. Provider search available: [Quartz Traditional HMO/HDHP Network – Find a Provider](#).

### PPO and HDHP PPO

The PPO and HDHP PPO health plans are Preferred Provider Plans with a nationwide network of providers (Cigna network; administered by Quartz). In exchange for increased flexibility in medical providers, the monthly premiums for the PPO plans are considerably higher. Benefits are payable at a higher level when in-network provider is used. Only employees who live outside of the [Quartz Core Service Area](#) are eligible for the PPO plans. The PPO plan design (copays, coinsurance, deductibles and out-of-pocket maximums) matches the Traditional HMO plan. The HDHP PPO plan design (deductibles and out-of-pocket maximums) matches the HDHP. Provider search available: [PPO Network-Find A Provider](#).

### 2025 Health Insurance Buyback Incentive

Employees who are eligible for health insurance, but waive due to other coverage, can receive up to \$2,000 annually as an incentive. Incentive amount is prorated based on eligibility. Incentive paid annually in a lump sum on second paycheck in February, following the plan year. Eligible employees must provide proof of alternate coverage for the plan year. Must meet eligibility requirements and be actively employed at the time of the payment.

### Quartz Well Points

A personalized digital wellness program that is simple, flexible, and rewarding. It is designed to reward you for taking care of yourself — whatever your fitness level, wherever you're at. If enrolled in health insurance through UWMF, access Quartz Well through your MyChart account. Redeem your rewards for gift cards from your favorite retailers or apply towards health and wellness products at the Virgin Pulse Store. Members age 18 and older (subscriber and spouse or domestic partner) can earn \$100 in rewards each year.

## Dental Insurance

UWMF offers comprehensive dental coverage through Delta Dental of Wisconsin. Coverage includes \$1,200 annual maximum in services per individual; 100% coverage on preventive and basic restorative services; 80% to 100% coverage for basic and major services; 50% coverage for orthodontic services up to \$2,000 lifetime maximum per family member, including adults. Coverage for dependent children is offered up to age 26. Coverage is effective the first of the month following one full month of employment. Provider search available: [Delta Dental Find a Dental Provider](#).

Coverage Level	Monthly Premiums			
	HMO	HMO-HDHP	PPO	PPO-HDHP
Single	\$143	\$46	\$252	\$211
Employee + 1	\$253	\$78	\$568	\$483
Family	\$312	\$114	\$823	\$708

Coverage Level	Monthly Premium
Employee Only	\$23.22
Family	\$66.00

## Vision Insurance

UWMF offers a vision plan through VSP. 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 month of employment. Provider search available: [VSP Find an Eye Doctor](#).

Coverage Level	Monthly Premium
Employee Only	\$6.34
Employee + One	\$12.70
Employee + Family	\$20.42

## 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 following one full month of employment. Enrollment must be done each year to participate.

### 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 to participate. Coverage will be effective the date of hire.

### Combination 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 applicable IRS statutory 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 roll over into the next plan year. Enrollment must be done each year to participate. Coverage will be effective the first of the month following one full month of employment.

## Health Savings Account (HSA)

Employees enrolled in the UWMF 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.

HSA Contributions 2025	Single	Family
UWMF Employer Contributions	\$750	\$1,500
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)

- UWMF 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 UWMF.

## Short- and Long-Term Disability

Premiums for both disability plans are paid by UWMF. Coverage is effective first of the month following one month of employment.

### Short-Term Disability

Equal to 60% of current rate of pay. Begins on the eighth day of disability and may continue for up to 12 weeks.

### Long-Term Disability

Equal to 60% of W-2 wages, beginning after 90 days of disability.

## Life Insurance

### Group Life AD&D

UWMF pays for life insurance equal to one and a half (1½) times prior calendar year W-2 wages. Coverage also includes Accidental Death & Dismemberment (AD&D) for the same amount of coverage. Coverage effective the first of the month following one month of employment.

### Dependent Life Insurance

Plan offers \$10,000 of benefit for spouse/domestic partner and \$5,000 per child. Effective the first of the month following one month of employment. Cost is \$0.93 per month, regardless of number of dependents.

### Supplemental Life Insurance and AD&D

Optional life insurance that allows coverage on the employee, as well as spouse/domestic partner and children. Coverage is effective the first of the month following one month of employment.

- Employee available up to a maximum of \$750,000, with a guaranteed issue amount of \$250,000. Coverage also includes Accidental Death & Dismemberment (AD&D) for the same amount elected.
- Spouse/domestic partner coverage up to a maximum of \$250,000, with a guaranteed issue amount of \$30,000. Spouse coverage cannot exceed 50% of employee election.
- Children eligible for coverage at \$10,000 each.

## Additional Voluntary Benefits

### Accident Insurance

- If injured, can help pay for medical deductibles, daycare, student loans, gas and other everyday expenses.
- Receive a set dollar amount based on type of injury and enrollment level.
- 2 plans offered (payment amounts differ).

### 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).
- Coverage amounts of \$10,000, \$20,000, \$30,000 or \$40,000. Benefit amount based on illness and % of coverage amount.
- Spouse can have up to same amount of coverage as employee. Age banding is based on employee age. Child insurance is automatic with employee enrollment. Separate premium not required.

### Hospital Indemnity Insurance

- If you or family member is hospitalized, receive lump sum to help pay bills not paid by health insurance (deductibles, childcare, rent and other life expenses).
- Receive a set dollar amount based on type of confinement and enrollment level.
- 2 plans offered (payment amounts differ).

### Norton LifeLock

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.

Plan Options	Benefit Essential		Benefit Premier	
	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$7.50	\$3.75	\$12.00	\$6.00
Employee + Family	\$15.00	\$7.50	\$23.98	\$11.99

### 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.

## 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.

### PTO

Hours include vacation, personal and sick time. Hours are earned each pay period. Employees can carry a balance of up to 1.5x the annual accrual amount.

Years of Service	Employee PTO Accrual – Staff Integrated (Leave Accrual Date on/after 12/20/2020) Based on 1.0 FTE			
	Annual hours (days)	Hours/pay period	Holidays	Total days
0 – 4 years	136 (17)	5.23	8	25
5 – 9 years	160 (20)	6.15	8	28
10 – 19 years	192 (24)	7.38	8	32
20+ years	256 (32)	9.85	8	40

### 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.

## Retirement

### Profit Sharing

Employer contributions are made on an annual basis; 8% of eligible annual wages, with additional discretionary 0-2%.

- Automatic enrollment the first of the month following one year of employment and the completion of 1,000 hours of service during that year of employment.
- First profit sharing contribution is calculated using eligible wages earned from eligibility date through the end of that calendar year. Subsequent contributions calculated using full calendar year, provided you work 1,000 hours or more during that time and are actively employed on December 31.
- Vesting in the employer contribution is 100% after three calendar years with 1,000 hours of service in each year.

\*Employees under age 18 are not eligible to receive profit sharing contributions.

### 401(k) Plan

- Employees are eligible to participate in the 401(k)-plan beginning the first of the month following one month of employment.
- UWMF will automatically withhold six (6%) of your gross wages to be deposited into the plan. You have the option to accept this automatic enrollment or “opt out” by electing a different deferral percentage. If you wish to opt out of the automatic enrollment option, you may change your deferral percentage through the Fidelity website [www.netbenefits.com/uwmf401k](http://www.netbenefits.com/uwmf401k).
- 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.
- Employees may make pre-tax and post-tax (Roth) contributions.

### Roth Contributions

A Roth 401(k) deferral is an additional way to save for your retirement through the plan. Like a traditional pre-tax 401(k) deferral, you elect how much of your salary you wish to contribute. Your Roth 401(k) contributions plus your traditional pre-tax 401(k) contributions cannot exceed annual IRS limits.

- Unlike a traditional pre-tax 401(k) deferral amount, the Roth 401(k) allows you to contribute after-tax dollars and then withdraw tax-free dollars from your account when you retire.
- A Roth 401(k) contribution could be a good option for: younger employees who have a longer retirement horizon and more time to accumulate tax-free earnings; highly-compensated individuals who aren't eligible for Roth IRAs but want a pool of tax-free money to draw on in retirement; and employees who want to leave tax-free money to their heirs.
- You will be able to change your traditional 401(k) deferral percentage or elect a Roth 401(k) deferral percentage via Fidelity's website [www.netbenefits.com/uwmf401k](http://www.netbenefits.com/uwmf401k) or by calling the Fidelity Retirement Benefits Line at 1-800-343-0860.

## **Retirement Planning**

UWMF has dedicated and local retirement planners from Fidelity to assist in helping through a consultative, needs-based approach. See The Pulse for info on scheduling a one-on-one appointment, as well as other ways to connect with Fidelity!

## **Domestic Partners**

UWMF provides benefits to same and opposite-gender domestic partners which are equivalent to those offered to spouses of legally married employees. You and your domestic partner will need to complete a Domestic Partnership Affidavit, provide appropriate documentation and, based on benefits elected, may need to complete a Declaration of Tax Status form.

## **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.