UW Medical Foundation (WI)

2026 Executive Benefit Summary

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.

Monthly Premiums				
Coverage Level	HMO	HMO-HDHP	PPO	PPO-HDHP
Single	$156	$50	$275	$230
Employee + 1	$276	$85	$619	$526
Family	$340	$124	$897	$772

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 included, 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 Traditional HMO/HDHP 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.

2026 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 aged 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; 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 Premium
Employee Only	$24.70
Family	$70.22

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 full month of employment. Provider search available: [VSP Find an Eye Doctor].

Coverage Level	Monthly Premium
Employee Only	$6.34
Employee + 1	$12.70
Employee + Family	$20.42

Flexible Spending Accounts (FSAs)

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 $3,300 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 $660 of unused funds will roll over into the next plan year. If you do not re-enroll for 2027, you must have at least $50 in your account at end of 2026 to be carried over into 2027. Lesser amounts will be lost. 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 $7,500 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 $7,500 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 $3,300 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. Up to $660 of unused funds will rollover into the next plan year. If you do not re-enroll for 2027, you must have at least $50 in your account at end of 2026 to be carried over into 2027. Lesser amounts will be lost. 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, coinsurance, and prescriptions.

- 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.

HSA Contributions 2026	Single	Family
UWMF Employer Contributions	$750	$1,500
Annual Maximum* *Includes employer contribution	$4,400	$8,750
Catch-up (if age 55 by Dec 31)	$1,000 (max $5,400)	$1,000 (max $9,750)

Disability Insurance

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. UWMF pays the cost for this benefit entirely. Coverage is effective first of the month following one month of employment.

Long-Term Disability

Equal to 66 2/3% of W-2 wages, up to a maximum monthly benefit of $20,000, beginning after 90 days of disability. UWMF is paying for the cost of your coverage and will include that cost in your gross income on IRS Form W2, unless you elect otherwise. Coverage for LTD is effective as of the date of hire.

Additional Individual Disability Coverage for Executives

The "base wrap" provides up to a $2,000 monthly benefit in the event of disability after 90 days. The "supplemental wrap" provides up to a $6,000 monthly benefit after a 365-day elimination period. This is an individualized policy and the amount of benefit available, and the monthly premium, will be determined based on your age, income, and other personal individual coverage in force at time of enrollment. Coverage under this policy discontinues at the end of your plan year, after turning age 65.

UW Health Performance Incentive Plan

As a participant in the UW Health Performance Incentive Plan, executives have the potential to annually earn a performance incentive. The plan is comprised of organizational based metrics selected to support the strategic plan and annual organizational goals in the areas of safety, quality & patient experience, staff & physician well-being and financial performance. The performance incentive is payable as soon as administratively possible after audited results for the fiscal year are available in the fall. To be eligible for a performance incentive, executives must be employed in a qualifying position by March 1 of the plan year. Performance incentives will be based on whole months in an eligible position.

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).
- Coverage effective on first of the month on or following one month of employment.

Critical Illness Insurance

For covered illnesses, receive funds to help pay everyday expenses that health insurance doesn't cover if you or a 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.
- Coverage effective on first of the month on or following one month of employment.

Hospital Indemnity Insurance

If you or your family member is hospitalized, receive a 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).
- Coverage effective on first of the month on or following one month of employment.

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.

Retirement Plans

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.
- 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 or by calling the Fidelity Retirement Benefits Line at 1-800-343-0860.

Supplemental Executive Retirement Plan

Executives are eligible for a non-qualified 457(f) deferred compensation program designated by the Board. Annual contributions made at the beginning of the fiscal year are held as assets of UWMF until the participant becomes vested. Participants become vested in contributions the last day of the fourth fiscal year following the fiscal year the contribution was made. Accelerated vesting may occur due to death, disability, an involuntary termination other than for cause, age 65 or the specific date the participant elected prior to the first contribution which must be at least four years after the date of the initial contribution. Participants may choose from a menu of mutual funds to invest the contributions. Distributions occur in a lump sum payment after contributions are vested.

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.

Benefit Time

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.

Sick Time

Executives earn one day (8 hours) of sick leave per month or 12 days per year (prorated to FTE) with unlimited carryover. Unused sick leave will be paid to the executive when they have a qualified retirement from the organization.

Vacation Time

UW Health does not track or limit vacation time for executives. Executives are expected to take appropriate time away from the workplace but do not accrue any specific number of vacation hours. Executives are always expected to be available when needed for the successful operation of the organization. If the executive has planned time off, it is the executive's responsibility to coordinate with their leader and coworkers to have coverage during time away.

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 of paid time at their FTE for the birth or adoption of their child.

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.

Additional UW Health 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 Pulse page to view all available corporate discounts.

Employee Assistance Program (EAP)

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.

Benefit Deductions

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