

## Important Information about your UW Health Northern Illinois Benefits

Congratulations on your employment with UW Health Northern Illinois (UWNI). We are excited to share information on the NI 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.

**IMPORTANT:** You are not able to enroll in benefits prior to your start date. On your start date, as part of your onboarding, you will have 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 on or after your start date) 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 and mailing address, phone number and emergency contact information.

**Payroll Information**

**Overview**

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.

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.

- [Payroll Schedule](#)
- [Schedule of Benefit Deductions](#)

**Tax and Direct Deposit Set-up**

As part of your onboarding, you will be required to complete the W-4 withholding and direct deposit form in Oracle Cloud.

- [Direct Deposit Job Aid](#)
- [Tax Withholding Job Aid](#)

### What if I have questions?

If at any point throughout your onboarding as you are reviewing your benefit offerings 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 and 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 Health Northern Illinois employee.

### New Hire Benefit Checklist

The following checklist will assist you with all steps required to enroll in your benefits as a new hire.

#### Before Your Start Date

- 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.

#### On or After Your Start Date

- Review the UWNI New Hire Enrollment Guide (Physician)**  
This enrollment guide will take you step-by-step through all the important parts of completing your enrollment. This resource will be provided to you on your first day of employment.
- 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 UWNI New Hire Enrollment Guide (Physician) for additional information on how to complete this step.
- Make Your Elections**  
Beginning day 1, you can complete your benefit enrollment in Oracle Cloud.

### Benefit Summary

UWNI 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.

- [Physician Benefit Summary](#)

### Eligible Dependents

- Spouse of employee
- Children of employee\*
- Stepchildren of employee\*
- Qualified parents and stepparents (health insurance only)\*\*

\*Dependent eligibility definitions vary by benefit. Details specific to each plan are included in the information below.

\*\* Health insurance coverage is offered to qualified parents and stepparents who meet eligibility requirements defined under Illinois law (House Bill 5258). A \$500/month surcharge applies per enrolled parent/stepparent. Contact the HR Service Center at (608) 263-6500 for eligibility requirements and enrollment details.

We reserve the right to request documentation to verify eligibility of any dependent covered on a health insurance plan. Additionally, you will be required to provide the following information for all dependents on the plan during the enrollment process:

- Social Security Number
- Date of Birth
- Date of Marriage

### Domestic Partners

UW Health as an organization recognizes domestic partners for the purposes of time off for bereavement and leave of absence. For your domestic partner (DP) to be recognized by UW Health, a UW Health Domestic Partner Affidavit and supporting documentation must be completed and returned to Human Resources.

- [Domestic Partner Affidavit](#)

### Eligibility

Benefit eligibility is employee status (regular or temporary) and FTE.

	Regular, Full Time 32+ hours/week	Regular, Part Time 20-31 hours/week	Regular, Per Diem 0-19 hrs/week	Temporary
Health Insurance	X	X		X**
Dental Insurance	X	X		
Vision Insurance	X	X		
Group Life and AD&D Insurance	X	X		
Voluntary Life and AD&D	X	X		
Health Care FSA	X	X		
Dependent Care FSA	X	X		
Limited-Purpose FSA	X*	X*		
Health Savings Account	X*	X*		
403(b) & 457 Retirement Benefits	X	X		

<b>Accident, Critical Illness, Hospital Indemnity Insurance</b>	X	X		
<b>Norton LifeLock</b>	X	X		
<b>Legal</b>	X	X		
<b>Tuition Benefit</b>	X	X		
<b>Adoption Assistance</b>	X	X		
<b>Pet Insurance</b>	X	X	X	X
<b>Employee Assistance Program</b>	X	X	X	X
<b>Long-Term Disability</b>	X	X		
<b>Short-Term Disability</b>	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 LPFSA.*

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

**When can I make changes?**

<b>New Hire Enrollment</b>	Employees who are offered benefits at time of hire must complete their enrollment within the first 30 days of employment.
<b>Qualifying Event</b>	Employees who are benefit eligible and experience a mid-year qualifying event (ex: marriage, divorce, birth, gain/loss of other coverage), can enroll in benefits at that time by completing the appropriate enrollment steps and providing documentation within 30 days of the qualifying event date.
<b>Open Enrollment</b>	Open Enrollment is an annual enrollment opportunity, allowing employees to make changes to their benefit enrollments effective January 1 of the next year.
<b>Evidence of Insurability</b>	Employees can newly enroll in or increase coverage in certain life and disability insurances at any point throughout the year. This requires the employee to undergo medical underwriting. If interested in enrolling or increasing coverage through this process, contact the HR Service Center.

**Health, Dental and Vision Benefits**

UW Health Northern Illinois offers comprehensive health, dental and vision insurances with multiple options to find the plans that work best for you and your family.

**Quartz Health Insurance**

UW Health Northern Illinois 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>	\$700 single/\$1,400 family	\$2,500 single/\$5,000 family	\$700 single/\$1,400 family	\$2,500 single/\$5,000 family

<b>Out-of-Pocket Limit</b>	\$2,700 single/\$5,400 family for medical expenses \$1,500 single/\$2,700 family for prescription expenses	\$2,500 single/\$5,000 family	\$2,700 single/\$5,400 family for medical expenses \$1,500 single/\$2,700 family for prescription expenses	\$2,500 single/\$5,000 family
<b>Copay</b>	\$25 Primary Care \$25 Chiro/Adult Vision \$50 Specialty \$60 Urgent Care Visit	Pay full cost for services until the deductible is met	\$25 Primary Care \$25 Chiro/Adult Vision \$25 Specialty \$60 Urgent Care Visit	Pay full cost for services until the deductible is met
<b>Co-Insurance</b>	20% after deductible	0%	20% after deductible	0%
<b>Flexible Spending Account (FSA) Option</b>	Health Care FSA Option	Limited Purpose FSA Option	Health Care FSA Option	Limited Purpose 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 Core Service Area</a> to be eligible.		PPO plans require that employee live outside the <a href="#">Quartz Core Service Area</a> to be eligible.	

### Employee Premiums

There are three different coverage level tiers (Single, Employee + 1, Family). Full-time employees (36+ hrs/week) pay the full-time premium, while part-time employees (20-35 hrs/week) pay the part-time premium.

- [Health 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

- [Primary Care Provider Selection \(non-PPO\)](#)
- [Traditional HMO Benefit Overview](#)
- [HDHP Benefit Overview](#)
- [Primary Care Provider Selection- PPO](#)
- [PPO Benefit Overview](#)
- [HDHP PPO Benefit Overview](#)

### Health Insurance Buy Back (HIBB)

The Health Insurance Buy Back (HIBB) is an incentive paid out annually to eligible UW Health Northern Illinois 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.

### Eligibility

UWNI employees who are eligible for health insurance 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 NI in a benefits-eligible role at the time of the payment.

### Delta Dental

UW Health Northern Illinois offers comprehensive dental coverage through Delta Dental of Wisconsin. Coverage includes a \$2,000 annual maximum in services per individual. The plan offers 100% coverage on diagnostic and preventive services, such as routine exams, cleanings and x-rays. Basic services are covered at 80% and major restorative at 50%. The plan also offers 50% coverage for orthodontia up to a \$1,500 lifetime maximum per family member. 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.

<b>Employee Premiums</b>	Three tiers of coverage available to employees: Single, Employee + 1, or Family coverage. <ul style="list-style-type: none"> <li><a href="#">Dental 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="#">Your Dental Benefits</a></li> </ul>

### VSP Vision

UW Health Northern Illinois 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.

<b>Employee Premiums</b>	Three tiers of coverage available to employees: Single, Employee + 1 or Family coverage. <ul style="list-style-type: none"> <li><a href="#">Vision 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="#">Your Vision Benefits</a></li> </ul>

## Spending and Savings Accounts

UW Health Northern Illinois 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.

### Health Savings Account (HSA)

Employees who enroll in the UW Health Northern Illinois high-deductible health plan (HDHP) option must enroll annually in the health savings account (HSA) through UW Health Northern Illinois. 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 Health Northern Illinois makes contributions to an employee’s health savings account throughout the year. NI will contribute \$500 for single and \$1,000 for family (annually, prorated to eligibility date). Employees can make additional contributions up to the annual limit of \$4,400 for single and \$8,750 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>UWNI ER Contributions</b>	\$500	\$1,000
<b>2026 Annual Maximum*</b> <i>*Includes employer contribution</i>	\$4,400	\$8,750
<b>Catch-Up</b> (if age 55 by Dec 31)	\$1,000 (max \$5,400)	\$1,000 (max \$9,750)

<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="#">Chard Snyder Website</a></li> <li>• <a href="#">HSA Eligible Expenses</a></li> <li>• <a href="#">FSA &amp; HSA: What’s the Difference?</a></li> </ul>

## Flexible Spending Accounts (FSA)

### Health Care FSA

Eligible employees who are enrolled in a non-HDHP, whether through UWNI or another source, can elect up to the annual maximum of \$3,300 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 \$660 in unused funds will roll over into the next plan year. If you do not re-enroll, you must have at least \$50 in account at end of the plan year to be carried over into the new year. Lesser amounts will be lost.

### Limited-Purpose Flexible Spending Account

Eligible employees who are enrolled in an HDHP, whether through UWNI or another source, can elect up to the annual maximum of \$3,300. 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 \$660 in unused funds will rollover into the next plan

year. If you do not re-enroll, you must have at least \$50 in account at end of the plan year to be carried over into the new year. Lesser amounts will be lost.

### Dependent Care FSA

Eligible employees can elect up to the annual maximum of \$7,500 per family to be used towards qualified day care expenses. Annual elected amount is deducted from the employee's paycheck pre-tax. Expenses must be incurred by December 31 of the plan year; there is no rollover of unused funds into the next plan year.

<b>Contributions</b>	Enrollment in the flexible spending account plans are effective the 1st of the month following 30 days of employment. 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="#">Chard Snyder Website</a></li> <li>• <a href="#">How does an FSA work?</a></li> <li>• <a href="#">FSA &amp; HSA: What's the Difference?</a></li> <li>• <a href="#">FSA Eligible Expenses</a></li> </ul>

## Life and Disability Insurance

UW Health Northern Illinois 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.

### Basic Life and AD&D Insurance

UW Health Northern Illinois offers a life insurance benefit equal to \$50,000. 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 Health Northern Illinois pays the premium for this benefit.
<b>Enrollment</b>	You are automatically enrolled in this benefit, if eligible. Employees must designate a beneficiary within 30 days of the date of hire.

### Voluntary Life and AD&D

UW Health Northern Illinois offers an optional life insurance benefit to employees in the form of Voluntary Life Insurance, which provides coverage available for employee, spouse and dependent children. Coverage is effective the first of the month following one month of employment.

Employee coverage is available to a maximum of \$300,000 with a guaranteed issue amount of \$200,000 upon initial eligibility. Coverage also includes Voluntary Accidental Death & Dismemberment (AD&D).

Spouse coverage is available up to 100% of employee election, to a maximum of \$250,000, with a guaranteed issue amount of \$50,000. Spouse AD&D cannot exceed 50% of employee election.

<b>Employee Premiums</b>	Employee premiums are based on elected amount of coverage and 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 scheduled annual earnings, begins on the 90<sup>th</sup> day of disability, with a maximum monthly benefit of \$15,000.

<b>Employee Premiums</b>	UW Health Northern Illinois pays the premium for this benefit.
<b>Enrollment</b>	Eligible employees are automatically enrolled in short and long-term disability benefits and UW Health Northern Illinois pays the premiums for both disability plans.

## Other Benefits

### 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="#">UWNI 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="#">UWNI Accident Brochure</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). The plan offers two coverage options, one for tobacco users and one for non-tobacco users. Tobacco usage is defined as anyone, employee or spouse, who has used tobacco in the past 12 months.

<b>Employee Premiums</b>	<p>Employee premiums are based on elected amount of coverage and employee's age.</p> <ul style="list-style-type: none"> <li><a href="#">UWNI Critical Illness Insurance Premiums</a></li> </ul>
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<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="#">UWNI Critical Illness Brochure</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="#">UWNI 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="#">UWNI Hospital Indemnity Brochure</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 home and personal devices.

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

## 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. 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. Employees are eligible on date of hire.

**Retirement Benefits**

Eligible employees can participate in the 403(b)-plan and/or the 457-plan beginning the first of the month following their first day of employment.

**Incentivesaver Retirement Plan**

**Enrollment**

All newly hired full-time and part-time employees are auto enrolled in a 3% deferral with T. Rowe Price. Employees can change their contribution percentage by contacting T-Rowe Price directly. Employee contributions are subject to IRS limits.

**Per Pay Period Match Contribution**

Employees may receive a per pay period matching contribution to their 403(b) plan of up to 3% of their salary, prorated based on their years of service.

<b>Years of Service</b>	<b>Maximum Matching Contribution</b>
Less than 1 year	None
Between 1 and 5 years	20% of 3% = 0.6%
Between 5 and 10 years	35% of 3% = 1.05%
Between 10 and 20 years	75% of 3% = 2.25%
20 or more years	100% of 3% = 3%

**Annual Match Contribution**

Employees are eligible for a discretionary annual contribution to their 403(b) plans. A percentage of their annual pay will be used to determine the amount of the contribution, which is based on years of service.

<b>Years of Service</b>	<b>Maximum Matching Contribution</b>
Less than 1 year	0
1 year	1%
2 years	2%
3 years	3%
4 years	4%
5 or more	5%

**457(b) Deferred Compensation Plan**

All newly hired full-time physicians are eligible to participate in a 457(b) deferred compensation plan. The plan allows physicians to make pre-tax supplemental retirement savings contributions up to the IRS calendar year maximum. The plan does not allow catch-up contributions for those agreed 50 and older. Physicians must reenroll in the plan every year if they wish to participate.