

Important Information about your Northern Illinois Benefits

Congratulations on your employment with Northern Illinois (NI) 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 and initiate your enrollments.

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 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

Overview	<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"> • Payroll Schedule • Schedule of Benefit Deductions
Tax and Direct Deposit Set-Up	<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"> • Direct Deposit Job Aid • Tax Withholding Job Aid

Enrollment Guide

To assist you through the enrollment process from start to finish, review the [UWNI 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 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.

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 Northern Illinois New Hire Enrollment Guide (Employee)

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 Northern Illinois New Hire Enrollment Guide (Employee) 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 > Enroll. 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 Post-Enrollment Activities

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 Northern Illinois New Hire Enrollment Guide (Employee) on how to review and complete these actions.

Benefit Summary

Northern Illinois 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](#)

Eligible Dependents

Eligible Dependent	<ul style="list-style-type: none"> • Spouse of employee • Children of employee* • Stepchildren of employee* <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"> • Social Security Number • Date of Birth • Date of Marriage
Domestic Partners	<p>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.</p> <p>To establish a Domestic Partner with UW Health, you must complete a Domestic Partner Affidavit and upload it via Document Records for review and approval.</p> <ul style="list-style-type: none"> • Domestic Partner Affidavit

Eligibility

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

	Full Time Employees 36+ hours/week	Regular, Part Time 20-35 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 Flexible Spending Account	X	X		
Dependent Care Flexible Spending Account	X	X		
Limited Purpose Flexible Spending Account	X*	X*		
Health Savings Account	X*	X*		
401(k) Retirement Benefits	X	X		
Accident, Critical Illness, Hospital Indemnity Insurance	X	X		
Norton LifeLock Identity Theft Protection	X	X		
Legal	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	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 LPFSA.

**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 Voluntary 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

Northern Illinois offers comprehensive health, dental and vision insurances for you and your family.

Quartz Health Insurance

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 1st of the month following one full month of employment.

	Traditional HMO	HMO HDHP	PPO*	PPO HDHP*
Deductible	\$700 single/\$1,400 family	\$2,500 single/\$5,000 family	\$700 single/\$1,400 family	\$2,500 single/\$5,000 family
Out-of-Pocket Limit	\$2,700 single/\$5,400 family for medical expenses \$2,350 single/\$4,700 family for prescription expenses	\$2,500 single/\$5,000 family	\$2,700 single/\$5,400 family for medical expenses \$2,350 single/\$4,700 family for prescription expenses	\$2,500 single/\$5,000 family
Copay	\$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 \$50 Specialty \$60 Urgent Care Visit	Pay full cost for services until the deductible is met
Co-Insurance	20% after deductible	0%	20% after deductible	0%
Flexible Spending Account (FSA) Option	Health Care FSA Option	Limited Purpose FSA Option	Health Care FSA Option	Limited Purpose FSA Option
Health Savings Account (HSA)	Not Eligible	Enrollment Required	\$700 single/\$1,400 family	Enrollment Required
Summary of Benefits and Coverage	HMO Summary	HDHP Summary	PPO Summary	PPO HDHP Summary
Plan Eligibility Based on Residence	HMO plans require that employee live within the Quartz Core Service Area to be eligible.		PPO plans require that employee live outside the Quartz Core Service Area to be eligible.	

Employee Premiums	<p>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.</p> <ul style="list-style-type: none"> • Health Insurance Premiums
Enrollment	<p>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.</p>
Additional Resources	<ul style="list-style-type: none"> • 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 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	<p>NI 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.</p>
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Delta Dental

Northern Illinois 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 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 1st of the month following one full month of employment.

Coverage for dependent children is offered up to age 26.

Employee Premiums	<p>Three tiers of coverage available to employees: single, employee + 1, or family coverage.</p> <ul style="list-style-type: none"> • Dental Insurance Premiums
Enrollment	<p>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.</p>
Additional Resources	<ul style="list-style-type: none"> • Your Dental Benefits

VSP Vision

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.

Employee Premiums	Three tiers of coverage available to employees: single, employee + 1 or family coverage. <ul style="list-style-type: none"> Vision Insurance Premiums
deduction	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	<ul style="list-style-type: none"> Your Vision Benefits

Spending & Savings Accounts

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 Northern Illinois High Deductible Health Plan (HDHP) option must enroll annually in the Health Savings Account (HSA) through 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.

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 \$4,300 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
UWNI ER Contributions	\$500	\$1,000
2025 Annual Maximum* <i>*Includes employer contribution</i>	\$4,300	\$8,550
Catch-Up (if age 55 by Dec 31)	\$1,000 (max \$5,300)	\$1,000 (max \$9,550)

Contributions	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.
Enrollment	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.
Additional Resources	<ul style="list-style-type: none"> Chard Snyder Website

- [HSA Eligible Expenses](#)
- [How does an FSA work?](#)

Flexible Spending Accounts (FSA)

Health Care FSA	Eligible employees who are enrolled in a non-HDHP, whether through NI 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.
Limited Purpose Flexible Spending Account	Eligible employees who are enrolled in an HDHP, whether through NI 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.
Dependent Day Care FSA	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. Expenses must be incurred by December 31 of the plan year; there is no rollover of unused funds into the next plan year.
Contributions	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.
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. You must complete enrollment in the flexible spending accounts each plan year (during Open Enrollment); your election does not rollover each year.
Additional Resources	<ul style="list-style-type: none"> • Chard Snyder Website • How does an FSA work? • FSA & HSA: What's the Difference? • FSA Eligible Expenses

Life & Disability Insurance

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

Northern Illinois offers a life insurance benefit equal to one and a half times the annual salary for full-time employees, and one times the salary for part-time employees. 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.

Employee Premiums	Northern Illinois pays the premium for this benefit.
Enrollment	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

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.

Employee Premiums	Employee premiums are based on elected amount of coverage and the employee's age.
Enrollment	<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 90th day of disability.

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

Accident Insurance

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

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

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.

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

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.

Employee Premiums	Employee premiums are based on elected amount of coverage. <ul style="list-style-type: none"> UWNI Hospital Indemnity Insurance Premiums
Enrollment	To enroll as part of your new hire enrollment, enrollment must be completed within 30 days of the date of hire.
Additional Information	<ul style="list-style-type: none"> UWNI Hospital Indemnity Brochure

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.

Employee Premiums	<ul style="list-style-type: none"> LifeLock Rates
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.

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

Employee Premiums	<ul style="list-style-type: none"> Employee pays the full premium. Premium quote provided by SPOT Pet.
Enrollment	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.

Employee Premiums	<ul style="list-style-type: none"> Northern Illinois pays the premium for this benefit.
Enrollment	Employees are eligible on date of hire.

Retirement Benefits

Eligible employees can participate in the 403(b) or 401(k) plan beginning the first of the month following their first day of employment.

403b and 401k Plan

Eligibility for 403(b)	All newly hired full-time and part-time employees are auto enrolled in a 3% deferral with T. Rowe Price.									
Eligibility for 401(k)	All newly hired full-time and part-time employees with a legal employer of SwedishAmerican Health Management Corp are auto enrolled in a 3% deferral with T. Rowe Price.									
Employee Contributions	Newly eligible employees are auto enrolled at a 3% deferral with T. Rowe Price. Employees can opt out or change their contribution percentage by contacting T. Rowe Price directly. Employee contributions are subject to IRS limits.									
Pay Period Match Contribution	<p>Employees may receive a per pay period matching contribution to their 403(b) or 401(k) plan determined by their years of service.</p> <p>The match is a full match up to 3% of salary, which is pro-rated based on your years of service.</p> <table><tr><th>Years of Service</th><th>Maximum Matching Contribution</th></tr><tr><td>Less than 1 year</td><td>None</td></tr><tr><td>Between 1 and 5 years</td><td>20% of 3% = 0.6%</td></tr><tr><td>Between 5 and 10 years</td><td>35% of 3% = 1.05%</td></tr></table>		Years of Service	Maximum Matching Contribution	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%
Years of Service	Maximum Matching Contribution									
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) or 401(k) plans. A percentage of your annual pay will be used to determine the amount of the contribution, which is based on your years of service.			
		Years of Service	Maximum Matching Contribution	
		Less than 1 year	0	
		1 year	1%	
		2 years	2%	
		3 years	3%	
		4 years	4%	
		5 or more	5%	