



UW Health Northern Illinois

2026 APP Benefit Summary

Benefit Eligibility

Full-Time (32 hours/week or more) and Part-Time (20 - 31 hours/week)

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

Per Diem, Irregular, and Temporary

Eligible for paid time off under the IL Paid Leave for all Workers Act.

Questions?

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

Health Insurance

UWNI offers comprehensive health insurance coverage through Quartz. A traditional HMO plan, HMO high-deductible health plan (HDHP), PPO and PPO high-deductible health plan (HDHP) are offered. If enrolled in the HDHP, a Health Savings Account (HSA) is provided through Chard Snyder. 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 covered 100% as required by federal law. Primary care office visit copay \$25; specialty care visit copay \$50; urgent care \$60 copay. Plan has an annual medical deductible of \$700 individual/ \$1,400 family that applies to illness and injury-related services beyond the office visit co-payment. After the deductible, the patient is responsible for 20% coinsurance until meeting the medical out-of-pocket maximum of \$2,700 individual or \$5,400 family. Provider search available: [Quartz Traditional HMO/HDHP Network – Find a Provider](#).

High-Deductible Health Plan (HDHP)

In exchange for increased cost sharing, the plan has lower monthly premiums and is paired with a health savings account (HSA) offering UWNI contributions. Employees can contribute pre-tax dollars to HSA and unused funds roll over each year. Preventive services are covered 100%. 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](#).

Quartz PPO and HDHP PPO

The Quartz PPO and Quartz 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 premium for the Quartz PPO and Quartz HDHP PPO plans are 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.** Provider search available: [PPO Network-Find A Provider](#).

HMO	Full-Time Premium	Part-Time Premium
Single	\$122	\$160
Employee +1	\$263	\$347
Family	\$453	\$585

PPO	Full-Time Premium	Part-Time Premium
Single	\$131	\$176
Employee +1	\$289	\$382
Family	\$498	\$644

HMO HDHP	Full-Time Premium	Part-Time Premium
Single	\$80	\$108
Employee +1	\$175	\$221
Family	\$318	\$385

PPO HDHP	Full-Time Premium	Part-Time Premium
Single	\$88	\$119
Employee +1	\$193	\$243
Family	\$350	\$424

2026 Health Insurance Buyback

Employees that are eligible for health insurance, but waive due to other coverage, can receive up to \$2,000 annually as an incentive. The incentive amount is prorated based on eligibility. Incentive paid annually in a lump sum on the 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 UWNI, 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

UWNI offers comprehensive dental coverage through Delta Dental of Wisconsin. Coverage includes \$2,000 annual maximum in services per individual; 100% coverage on preventive services; 80% coverage for basic restorative and 50% for major restorative. Orthodontic coverage is paid at 50% for dependent children only and has a \$1,500 lifetime maximum per child. Coverage is effective the first of the month following one month of employment. Provider search available: [Delta Dental Find a Dental Provider](#).

Coverage Level	Full-Time Monthly Premium	Part-Time Monthly Premium
Single	\$13.00	\$13.00
Employee +1	\$22.76	\$23.84
Family	\$45.50	\$50.92

Vision Insurance

UWNI offers a vision plan through VSP that covers an annual eye exam with a \$10 copay, an allowance for lenses every 12 months and frames every 12 months with a \$20 copay, or contacts (up to \$150) every 12 months in lieu of lenses and frames. 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
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 receive 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 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 qualified daycare expenses. Annual elected enrollment amounts will be deducted from your paycheck pre-tax, up to an 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 first of the month on or following your hire date.

Limited-Purpose Flexible Spending Account

Participants enrolled in a high-deductible health plan may set aside up to \$3,300 in pre-tax dollars for 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 front-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, you must have at least \$50 in 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 month of employment.

Health Savings Account (HSA)

Employees enrolled in the high-deductible health plan (HDHP) may 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.

- UWNI contributions are 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 UWNI.

HSA Contributions 2026	Single	Family
UWNI Employer Contributions	\$500	\$1,000
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

Premiums for both disability plans are paid by UWNI. 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 26 weeks.

Long-Term Disability

Equal to 60% of scheduled annual earnings, beginning after 90 days of disability.

Life Insurance

Basic Life AD&D

UWNI pays for life insurance equal to one and a half (1 ½) times the annual salary for full-time employees and one times the salary for part-time employees. Coverage also includes accidental death and dismemberment (AD&D) for the same amount of coverage. Coverage is effective the first of the month following one month of employment.

Voluntary Life Insurance

Optional life insurance covers the employee, spouse and children. Coverage is effective the first of the month following one month of employment.

- Employee coverage available up to a maximum of \$300,000 with a guaranteed issue amount of \$200,000 upon initial eligibility.
- Spouse coverage up to 100% of employee election up to a maximum of \$250,000, with a guaranteed issue amount of \$50,000 upon initial eligibility.
- Child life available in \$1,000, \$5,000 or \$10,000 units.

Voluntary Accidental Death & Dismemberment AD&D

Optional accidental death and dismemberment (AD&D) insurance covers the employee, spouse, and children. Coverage is effective the first of the month following one month of employment.

- Employee coverage is available in \$10,000 units with a minimum amount of \$20,000 and a maximum amount of 5 times salary or \$300,000 (whichever is less).
- Spouse coverage is available in \$5,000 units with a minimum amount of \$10,000 and a maximum amount of 50% of the employee's AD&D coverage amount.
- Child(ren) coverage is available in amounts \$1,000; \$5,000; or \$10,000 with a minimum amount of \$1,000 and a maximum amount of \$10,000.

Additional Voluntary Benefits

Accident Insurance

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

- Receive a set dollar amount based on the type of injury and enrollment level.
- 2 plans offered (premium 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 \$15,000 or \$30,000. Benefit amount based on illness and % of coverage amount.
- Spouses can have up to the same amount of coverage as employees. Age banding is based on employee age.
- Rates vary for tobacco users (used tobacco within the past 12 months).
- Coverage effective on first of the month on or following one month of employment.

Hospital Indemnity Insurance

If you or a family member are 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 the type of confinement and enrollment level.
- 2 plans offered (premium 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 and 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.

MetLife Legal

MetLife Legal provides legal assistance for some of the most frequently needed personal legal matters. Including trusts, wills, living wills, real estate matters, bankruptcy, etc. The cost for the plan is \$18/month.

Retirement Plans

403(b) Plan

Employees are eligible to participate in the 403(b) plan beginning the first of the month following first day of employment.

- UWNI will automatically withhold three (3%) of your gross wages to be deposited into the plan. You have the option to "opt out" by completing the opt-out form or by contacting T-Rowe Price at (800) 922-9945.
- 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.

Annual Matching Contribution

Employees are eligible for a discretionary annual contribution to their 403(b) plan. Employees are not required to participate in the plan to receive the contribution.

The percentage of your annual pay used to determine the amount of the contribution is based on your years of service which is outlined in the chart to the right.

Years of Service	Percentage of Pay
Less than 1 year	0
1 year	1%
2 years	2%
3 years	3%
4 years	4%
5 or more	5%

Pay Period Matching Contribution

Employee may receive a per pay period matching contribution to their 403(b)-plan determined by their years of service.

The match is a full match up to 3% of salary, but depending on your years of service, you receive a percentage of the 3% match. Please see the chart to the right.

Years of Service	Maximum Matching Contribution
Less than 1	None
1 but less than 5	20% of 3% = .6%
5 but less than 10	35% of 3% = 1.05%
10 but less than 20	75% of 3% = 2.25%
20 or more	100% of 3% = 3%

Roth Contributions

A Roth 403(b) deferral is an additional way to save for your retirement through the plan. Like a traditional pre-tax 403(b) deferral, you elect how much of your salary you wish to contribute. Your Roth 403(b) contributions plus your traditional pre-tax 403(b) contributions cannot exceed annual IRS limits.

- Unlike a traditional pre-tax 403(b) deferral amount, the Roth 403(b) allows you to contribute after-tax dollars and then withdraw tax-free dollars from your account when you retire.

A Roth 403(b) 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.

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.

Holidays

UW Health recognizes six legal holidays; clinics and offices will be closed. Some locations may be open due to patient care.

New Year's Day	Memorial Day	Independence Day
Labor Day	Thanksgiving Day	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.

Additional UW Health Benefits

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.

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.

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.