



UW Northern Illinois

2025 Employee Benefit Summary

Benefit Eligibility

This benefit summary applies to physicians and advanced practice providers.

Questions?

Contact the HR Service Center at (779)-696-2393

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

Traditional HMO

Routine, preventive services are covered 100% as required by federal law. Primary care office visit copay \$25; specialty care visit copay \$50; urgent care \$60. 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 out-of-pocket maximum of \$2,700 individual or \$5,400 family. Provider search available:

[Traditional Quartz 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, 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.

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.](#)

2025 Quartz Plan Premiums (Per pay period)

HMO	Full-Time Premium	Part-Time Premium
Single	\$55.50	\$72.50
Employee +1	\$119.50	\$157.50
Family	\$206	\$266.00

PPO	Full-Time Premium	Part-Time Premium
Single	\$61.00	\$80.00
Employee +1	\$131.50	\$173.50
Family	\$226.50	\$292.50

HMO HDHP	Full-Time Premium	Part-Time Premium
Single	\$36.50	\$49.00
Employee +1	\$79.50	\$100.50
Family	\$144.50	\$175.00

PPO HDHP	Full-Time Premium	Part-Time Premium
Single	\$40.00	\$54.00
Employee +1	\$87.50	\$110.50
Family	\$159.00	\$192.50

2025 Health Insurance Buyback Incentive

Employees who are eligible for health insurance, but waive due to other coverage, can receive up to \$2,000 annually as an incentive. 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. Members age 18 and older can earn \$100 for single plans and \$100 each for members & spouses on family plans.

Dental Insurance

Provides comprehensive coverage through Delta Dental of Wisconsin (www.deltadentalwi.com). Coverage includes \$2,000 annual maximum in services; 100% coverage on preventive services; 80% coverage for basic restorative and 50% for major restorative.

Dental (per pay)	Full-Time Premium	Part-Tim Premium
Single	\$6.50	\$6.50
Employee +1	\$11.38	\$11.92
Family	\$22.75	\$25.46

- If eligible, enrollment is effective the first of the month following one month of employment. Coverage for dependents offered up to age 26.
- Orthodontic coverage is paid at 50% for dependent children only and has a \$1,500 lifetime maximum per child.

Vision Insurance

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. Review the VSP network for a full list of providers.

Coverage Level	Per pay Premium
Employee Only	\$3.17
Employee + One	\$6.35
Family	\$10.21

Flexible Spending Accounts (FSA)

Allows you to withhold tax-free dollars from paychecks to spend on eligible expenses.

Health Care Flexible Spending

Participants enrolled in a non-high deductible health plan may set aside up to \$3,200 in pre-tax dollars for non-covered medical, prescription, vision, and dental/orthodontic expenses. Participants will be provided with a debit card loaded with their annual election to make qualifying payments. Up to \$640 of unused funds will roll over into the next plan year. Coverage will be effective the first of the month following one month of employment. Enrollment must be done each year to participate.

Dependent Day Care Flexible Spending

Participants can set aside up to \$5,000 in pre-tax dollars for qualified daycare expenses. Annual elected enrollment amounts will be deducted from your paycheck pre-tax, up to an annual maximum of \$5,000 per family. There is no rollover of unused funds into the next plan year. Enrollment must be done each year to participate. Coverage will be effective the first of the month on or following your eligibility date.

Limited Purpose Flexible Spending Account

Participants enrolled in a High Deductible Health Plan may set aside up to \$3,200 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. Once the plan deductible is met, you can use funds for all eligible expenses, including medical. Up to \$640 of unused funds will roll over into the next plan year. Coverage will be effective the first of the month on or following your eligibility date.

Health Savings Account (HSA)

Employees enrolled in the 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.

- 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 2025	Single	Family
UWNI Employer Contributions	\$500	\$1,000
Annual Maximum*	\$4,300	\$8,550
*Includes employer contribution		
Catch-up (if age 55 by Dec 31)	\$1,000 (max \$5,300)	\$1,000 (max \$9,550)

Short- and Long-Term Disability

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 the current rate of pay. Begins on the eighth day of disability and may continue for up to 90 days.

Long-Term Disability

Equal to 60% of the current rate of pay.

Life Insurance

Group Life and AD&D

UWNI pays for life insurance equal to one and a half (1½) times the annual salary for full-time employees and one times the salary for part-time employees. Executives receive two times their annual salary for life coverage. 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 and AD&D

Optional life insurance covers the employee, spouse, and 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 up to 100% of employee election up to a maximum of \$250,000, with a guaranteed issue amount of \$50,000. Spouse AD&D coverage cannot exceed 50% of employee election.
- Child life available at \$1,000, \$5,000 or \$10,000 units.

Accident, Critical Illness and Hospital Indemnity Insurance

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).

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.

Hospital Indemnity Insurance

- If you or a 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 the type of confinement and enrollment level.
- 2 plans offered (premium amounts differ)

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.

MetLife Legal

- MetLife Legal provides legal assistance for some of the most frequently needed personal legal matters. Including

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trusts, wills, living wills, real estate matters, bankruptcy, etc. The cost for the plan is \$9.00 per pay period.

Retirement

403(b) and 401k Plans

- Employees are eligible to participate in the 403(b) or 401(k) plan beginning the first of the month following one month of employment.
- The majority of employees are eligible for the 403(b) plans, but those employed in Medical Electronics or Credentialing departments are only eligible for the 401(k).
- 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 403b or 401k plans. 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 401(k) or 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%

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 (PT20) 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.

Pet Insurance

UW Health offers pet insurance to all employees as a voluntary benefit. The employee pays the full premium but is offered discounted rates through Spot Pet Insurance. The benefit includes coverage for accidents, illnesses, behavioral conditions and more.

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 U-Connect page to view all of the corporate discounts available and request coupons.

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

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Parental Paid Leave

Eligible UW Health employees receive up to two weeks paid time at their FTE for the birth or adoption of their child.

Employee Assistance Program

All UW Health employees have immediate access to SupportLinc, our employee assistance and work/life program. SupportLinc is designated to be a confidential source of information and assistance to help employees and their families with professional counseling services, legal assistance, financial resources, childcare, and more.

Adoption Assistance Benefit

UW Health provides financial support to eligible employees for qualified expenses directly related to the adoption of a child.

- Must be an active full-time or part-time employee of 0.5 FTE (PT20) or greater. See guidelines 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 pro-rated to be deducted on a semi-monthly basis, 24 times per year. Retirement is deducted on a per-paycheck basis.