THE UNIVERSITY OF WISCONSIN SYSTEM 2013 BENEFITS SUMMARY For CLASSIFIED EMPLOYEES

Insurance program eligibility depends on participation in the Wisconsin Retirement System (WRS). To participate in insurance plans, you must file an application within limited enrollment deadlines. Please take note of the specific enrollment deadlines, which may vary for employees with previous WRS service.

Applications and plan brochures can be accessed electronically at <u>http://uwservice.wisc.edu/forms.php</u>. Payroll and benefits information is available in the <u>My UW System portal</u> (<u>My UW portal</u> for UW-Madison employees).

WISCONSIN RETIREMENT SYSTEM (WRS)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
 For employees who begin employment on or after July 1, 2011 who have never worked for a WRS- participating employer: WRS coverage is immediate and mandatory for those with expected employment of two-thirds of full-time for at least one year. This is equivalent to1200 hours per year (58% of full-time). Employees not immediately eligible will be placed under WRS after one year if they worked at least 1200 hours in the previous 12 months. Must have five years of creditable WRS service to be vested in the WRS (may take more than five years if working part-time). For employees who have worked for a WRS- participating employer prior to July 1, 2011: WRS coverage is immediate and mandatory for those with expected employment of one-third of full-time for at least one year. This is equivalent to 600 hours per year (29% of full-time). Employees with WRS-creditable service prior to July 1, 2011, are immediately vested. Employees without WRS-creditable service prior to July 1, 2011, must have five years of creditable WRS service to be vested in the WRS. 	If vested* at retirement, lifetime retirement income based on years of service and average of highest three years of earnings (or total cash value of account, if greater). Full benefits at age 65 or at age 57 with 30 years of service. Reduced benefits at age 55. Also provides death, permanent disability, and separation benefits. <u>If not vested* at time of termination</u> , eligible to take a separation benefit which includes only the employee WRS contributions and investment returns. Employer contributions and years of creditable service are forfeited and WRS account closed. Employees can opt to leave money in WRS account to accumulate interest and/or preserve WRS creditable service. * Employees with no WRS creditable service before July 1, 2011, must have five years of WRS creditable service to be vested	Percent of salary: 6.65% Deductions taken on a pre- tax basis for state and federal tax purposes. *WRS contributions subject to IRS limits – employees pay WRS contributions on first \$255,000 in earnings	Percent of salary: 6.65% for all except 9.75% for those covered by the Protective with Social Security WRS category. The UW also contributes 1.3% to fund retiree health insurance credits. * WRS contributions subject to IRS limits – UW pays WRS contributions on first \$255,000 in earnings

SOCIAL SECURITY AND MEDICARE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees, except certain "F" and "J" visa holders, have this mandatory coverage.	Social Security provides a basic retirement annuity based on age and years of contribution. Reduced benefits available at age 62. Also provides death and permanent disability benefits. Medicare provides basic health insurance coverage at age 65.	Social Security: 6.2% on covered compensation up to \$113,700. Medicare: 1.45% on covered compensation up to \$200,000 & 2.35% on covered compensation in excess of \$200,000.	Social Security: 6.2% on covered compensation up to \$113,700. Medicare: 1.45% on all covered compensation (no limit)

STATE GROUP HEALTH INSURANCE

Who is Eligible and When	Benefits You Receive	E	mployee Pa	ays	University Pays
All employees covered by WRS are eligible. Must apply within 30 days of initial WRS eligibility or on or before the first of the month following the completion of two months of WRS state service (i.e., when eligible for employer contribution towards premium). Coverage begins the first of month on/after the Benefits Office receives timely application. *Special enrollment opportunities available under HIPAA regulations. LTEs and less than half time	Comprehensive hospital, surgical, and medical benefits from Health Maintenance Organizations, Preferred Provider Plans (PPO) or the State's self-funded Standard Plan, which is a PPO.	Employee pays total premium until employer contribution begins after employee has two months of State WRS service months. Monthly employee cost varies according to plan tier and appointment percentage. Employees working 50% or more per year pay a monthly premium of:		Employer contribution will begin after the employee has two months of State WRS service. Premium contribution varies depending	
staff have a 30 day enrollment opportunity when change in position or increased hours qualify them	Single and family coverage available.	Tier	Single	Family	on the tier of the plan.
for larger employer contribution towards premium.		1	\$85	\$211	F
There is an annual opportunity each October to		2	\$124	\$312	For employees
enroll in health insurance, change health plans and add/remove eligible family members for the		3	\$230	\$575	working less than 50%, the
following year.		50% and	ees working I LTEs with nent pay 50 mium.	one	University contributes 50% of total premium.

DOMESTIC PARTNER BENEFITS

Employees are eligible to cover a domestic partner and the domestic partner's children on all insurance benefits that offer dependent coverage.

In order to cover a domestic partner on health insurance & any or all other benefits, including those under the WRS, such as survivor benefits, an employee must submit a notarized ETF Affidavit of Domestic Partnership (ET-2371) directly to ETF in order to establish a domestic partnership for benefit purposes (*this is referred to as a Chapter 40 domestic partnership*).

- The domestic partnership is effective on the date ETF receives a valid affidavit.
- Employees have 30 days from the domestic partnership effective date to add a domestic partner to all eligible benefits.
- Must submit a copy of ETF acknowledgement letter to campus benefits office.

If an employee does not want to create a Chapter 40 domestic partnership, an employee is eligible to enroll a partner and partner's children in all benefits except health insurance and State Group Life Insurance. The employee must submit a notarized <u>UWS Affidavit of Domestic Partnership (UWS 50)</u> and benefit enrollment applications directly to campus benefits office.

- Domestic partnership is effective on the date that UWS receives a valid affidavit.
- Employees have 30 days from domestic partnership effective date to add domestic partner to all non-Chapter 40 benefits (all benefits except health and State Group Life)

See www.wisconsin.edu/hr/benefits/dpbenefits.html for detailed enrollment information.

IMPORANT TAX CONSIDERATIONS: Under federal and state tax code, a domestic partner and a domestic partner's children are typically not considered tax dependents for health insurance purposes. There are tax consequences if you cover dependents that are considered "non-tax dependents" for health insurance purposes under federal and state tax codes.

If any of your covered family members are considered "non-tax dependents" for health insurance purposes, the fair market value of the health insurance benefits provided to those dependents will be included in both your taxable state and federal income. This amount is considered "imputed income" and will increase your taxable income and your tax liability. If you cover a **domestic partner and a domestic partner's children**, he or she must each qualify as a tax dependent under the "qualifying relative" test under Internal Revenue Code (IRC) §152, otherwise you will be taxed on the fair market value of the cost of coverage provided.

You should consult with your tax advisor to confirm that tax status of your domestic partner and your domestic partner's children. Detailed tax information is available online at: <u>http://www.wisconsin.edu/hr/benefits/ins/sghealth.htm</u> and <u>http://uwservice.wisc.edu/imputed-income.php</u>.

INCOME CONTINUATION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Employees are initially eligible for coverage after completion of six months of WRS participation at any WRS employer. Must apply no later than 30 days after the first of the month following six months of any WRS coverage. Coverage effective the first of month on/after the Benefits Office receives timely application. If application is not received during initial enrollment period, coverage can also be obtained by providing medical evidence of insurability or through deferred enrollment after accumulating specific amounts of sick leave.	Disability/income replacement insurance that replaces up to 75% of salary if unable to work due to short or long term disability. If enrolled in the standard plan, the first \$64,000 of salary is insured (maximum monthly benefit of \$4000). May enroll in the Supplemental ICI plan to insure salary up to \$120,000 (maximum monthly benefit of \$7500). Benefits begin after 30 consecutive calendar days or use of all accumulated sick leave (up to 130 days), whichever is greater. State and federal entitlements or payments from other employer-sponsored programs may reduce benefits.	Basic ICI: 0% - 100% of premium depending upon sick leave balance/ accumulation. Supplemental Plan: 100% of premium	Basic ICI: 0% - 100% of premium depending upon sick leave balance/ accumulation. Supplemental ICI Plan: 0%

STATE GROUP LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Employees are initially eligible for coverage after completion of six months of WRS participation at any WRS employer.	Term group life insurance with coverage option of up to five times annual salary (Basic, Supplemental, and three levels of	Basic & Supplemental: Premium cost based on age of employee and amount of	Basic: Additional 65.25% of employee's
Application must be received no later than 30 days after the first of the month following six months of	Additional). Coverage reduces after age 70 for active employees.	coverage.	premium amount.
any WRS coverage. Coverage effective the first of month on/after the Benefits Office receives timely application.	After termination with 20 years of WRS service or at retirement, coverage can be continued. Premium ends at age 65, if	Additional levels of employee coverage and Spouse/DP & Dependent Coverage: 100%	Supplemental: Additional 37.25% of employee's premium amount.
Current employees who gain a dependent (marriage, birth, domestic partner):	retired, and at age 66 coverage drops to one-half of Basic coverage; any coverage	Premiums for coverage up to \$50,000 are deducted pre-	Additional levels of
If not enrolled, can enroll in Basic coverage within 30 days of gaining a dependent.	in addition to Basic coverage ceases at age 65 (if retired).	tax. Premiums	employee coverage and Spouse/DP & Dependent
If already enrolled, can add one level of employee coverage within 30 days of gaining a dependent.	Spouse, Domestic Partner and Dependent coverage available. Accidental Death and Dismemberment and Living Benefits included for		Coverage: 0%
Current employees at any time may apply for coverage through Medical Evidence of Insurability (acceptance not guaranteed).	employee. For more information visit the <u>ETF</u> website		

RETIREE HEALTH INSURANCE CREDITS

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Credits to fund continued coverage in the State Group Health Insurance plan for retirees and dependents may be available upon retirement or layoff. Survivors may use the credits if family plan coverage is in effect at employee's death or the sick leave is escrowed and the survivor had comparable coverage. No enrollment is needed.	Accumulated sick leave converted to a dollar amount to pay for health insurance upon retirement, layoff, or for employees who terminate with 20 years of WRS creditable service who do not immediately retire. A tax-free account is set up to pay State Group Health Insurance premiums, equal to the retiree's unused sick leave hours multiplied by the highest hourly rate of base pay. The retiree pays the full premium cost when the account is exhausted. Employees with 15 or more years of continuous University or State service may also receive supplemental sick leave credits at retirement.	0.0% of salary	1.3% of salary to pre- fund the accumulated sick leave account.

EMPLOYEE REIMBURSEMENT ACCOUNTS (ERA) - FLEXIBLE SPENDING ACCOUNT (FSA) for Dependent Care & Medical Expenses

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All permanent and project employees are eligible. New employees must enroll within 30 days of employment. Coverage is effective on the first of the month on/after you submit your <u>enrollment form</u> to your Benefits Office. Change in family or employment status	Flexible Spending Account (FSA) plan that allows you to set up an account for eligible medical and dependent care expenses. Deductions taken before Federal, State and FICA taxes are	Pre-tax salary reductions that save income and social security taxes.	100% of program administrative cost
may create an enrollment/change opportunity under one or both of the accounts.	calculated.	maximums:	
Each fall, employees must enroll for the next calendar year.	Health Care FSA: used to pay for eligible medical expenses that are not covered by insurance.	Dependent Care FSA: \$5000 (restrictions may apply)	
State Group Health Insurance, VSP Vision, Dental Wisconsin, Anthem DentalBlue and EPIC Benefits+ premiums are automatically taken pre-tax unless this option is waived or, for the optional plans, you are covering a non-tax dependent.	Dependent Care FSA: used to pay for dependent care expenses (ex. after school care, adult or child daycare and preschool).	Health Care FSA: \$2,500	
	See the <u>2013 plan booklet</u> for more information.		

TAX-SHELTERED ANNUITIES [403(b) Plan]

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees, including project and limited-term employees, are eligible and can enroll at any time . For further information see the <u>Tax-Sheltered Annuity</u> <u>Program web site</u> <u>Salary Reduction Agreement</u>	This voluntary supplemental retirement savings program allows employees to invest pre-tax salary and defer income taxes on savings. A post-tax Roth option is also available. Investment companies approved by UW System oversight committee include TIAA-CREF, Fidelity, T. Rowe Price, Dreyfus, and insurance companies – RiverSource (Ameriprise) and Lincoln National.	Total contribution on pre-tax and/or post-tax (Roth option) basis. Annual \$12.00 UW administrative fee and investment company charges.	0%
	Under age 50 contribution limit: \$17,500 Age 50 & over contribution limit: \$23,000		

WISCONSIN DEFERRED COMPENSATION (457 Plan)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees are eligible and can enroll at any time . For more information see the WDC web site at <u>www.wdc457.org</u> .	This voluntary supplemental retirement savings program allows employees to invest pre-tax salary and defer income taxes on savings. A post-tax Roth option is also available. Funds are chosen and monitored by the State of Wisconsin Deferred Compensation Board.	Total contribution on pre-tax and/or post-tax (Roth option) basis. Administrative fee based on account balance (\$0 - \$66 per year).	0%
	Under age 50 contribution limit: \$17,500 Age 50 & over contribution limit: \$23,000		

EPIC BENEFITS+ INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees who are covered by WRS are eligible.	 Pays 50% of covered, non-routine dental charges up to \$1000/person 	100% of premium	0%
ust apply within 30 days of initial WRS eligibility on or before the effective date of the employer ntribution toward State Group Health Insurance emiums.	 \$1,200 lifetime orthodontia benefit (child) A benefit of \$100 per day payable beginning on the third day and continuing through the 365th day of a hospital confinement. A benefit of \$100 per outpatient surgery paid when performed in a hospital outpatient department or freestanding Ambulatory Surgical Center. 	Without Vision Insurance: \$19.77 Employee \$39.54 Employee +1 \$59.31 Family	
Office receives timely application.		With Vision Insurance: \$24.02 Employee	
	 \$10,000 AD&D benefit Vision discount plan part of basic coverage. 	\$47.04 Employee +1 \$70.34 Family	
	 Vision insurance through the Davis Vision Network may be added for additional premium. 		

DENTAL WISCONSIN DENTAL INSURANCE (SELECT PLAN AND PPO)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees who are covered by WRS are eligible.	Two plan designs are offered. The PPO plan includes coverage for diagnostic	100% of monthly premium.	0%
Must apply within 30 days of hire. Coverage begins on the first of the month on/after the Benefits Office receives timely <u>application</u> .	and preventive services; the Select plan does not. Both cover a percentage of other services, such as fillings and crowns.	Select Plan \$20.52 Employee \$42.19 Employee +	
Once enrolled, must remain covered until the end of the calendar year. Must submit an application by December 1 st to cancel coverage for the following year. This dental coverage is in addition to and separate	Annual \$1000 benefit maximum applies to each covered member. The member generally pays coinsurance and an annual deductible. Benefits vary between plans.	Spouse/DP \$48.68 Employee + Child(ren) \$71.59 Family (Employee + 2 or more family members	
from any dental benefit provided with the health insurance.	Both plans provide a \$1000 lifetime benefit for orthodontia for children under age 19. Any orthodontist may be used.	PPO \$28.32 Employee \$59.96 Employee + Spouse/DP \$67.04 Employee + Child(ren) \$101.34 Family (Employee + 2 or more family members)	

VSP VISION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays	
Employees eligible for the State Group Health	The plan provides partial payment to help	100% of premium	0%	
Insurance Program. Must apply within 30 days of hire. Coverage begins the first of the month on/after	offset the costs of annual eye exams, frames, lenses and contact lenses.	\$5.24 Employee		
the Benefits Office receives timely application.	Benefits are greater if a VSP provider is used.	\$10.49 Employee +		
Once enrolled, must remain covered until the end of	useu.	Spouse/DP		
the calendar year. Must submit an application by December 1 st to cancel coverage for the following year. Annual enrollment opportunity in October.		\$11.23 Employee + Child(ren)		
		\$17.93 Employee + Family		

ACCIDENTAL DEATH & DISMEMBERMENT LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees eligible for State Group Health Insurance. May <u>enroll</u> at any time . Coverage becomes effective on the first of the month on or after the Benefits Office receives the application.	Coverage options range from \$25,000 to \$500,000. Spouse or domestic partner and dependents may be covered for lower amounts.	100% of <u>premium</u>	0%
Annuitants may continue coverage in effect at the date of retirement.	Provides several benefits to care for family members and additional benefits for specific injuries. Includes Zurich Travel Assist benefit when traveling 100 miles or more from home to assist with medical, legal or personal services. AD&D coverage reduces after age 70.		

INDIVIDUAL & FAMILY TERM LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees eligible for State Group Health Insurance. Must apply within 30 days of employment. Coverage begins on the first of the month on/after the Benefits Office receives timely <u>application</u> . Late enrollment requires medical evidence of insurability.	Initially, employees may select coverage amounts of \$5,000, \$10,000, \$15,000 or \$20,000 for themselves, \$5,000 or \$10,000 for spouse or domestic partner, and \$2,500 or \$5,000 for eligible children. Maximum employee coverage is \$200,000 for employees, \$100,000 for spouse or domestic partner and \$10,000 for child. Participants will have an annual opportunity each October to increase coverage without evidence of insurability. Includes a living benefit.	100% of <u>premium</u> Cost based on age and coverage amount selected.	0%

UW EMPLOYEES INC. LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees eligible for State Group Health Insurance. Must apply within 30 days of employment . Coverage begins on the first of the month on/after the Benefits Office receives timely <u>application</u> . Late enrollment requires medical evidence of insurability.	Decreasing term insurance, coverage amount based on age, ranges from \$30,000 for employees under age 35 decreasing to \$4,000 for employees over age 64.	100% of <u>premium</u> : Cost and coverage based on age.	0%

LONG-TERM CARE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees may apply at any time , subject to medical underwriting. Spouse, domestic partner and parents (who reside in WI) of employees may also apply. For further information, visit the <u>ETF website</u> .	Short and long-term care, including assisted living, community-based care, and nursing home care.	100% of premium	0%

MISCELLANEOUS BENEFITS – MINNESOTA LIFE'S LIFESUITE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Employees are initially eligible for benefits after completion of six months of WRS participation at any WRS employer. Follows same eligibility rules as State Group Life insurance.	Travel Assistance if more than 100 miles from home; Legal Services; Legacy Planning Services and Beneficiary Financial Counseling for beneficiaries of employees covered under the State Life Insurance program if they receive at least \$25,000 in State Group Life Insurance benefits.	\$0	\$0

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees have this insurance coverage. In most cases, the first payment will be made by the insurance company within 14 days of your last day worked. Timely reporting of the accident is required of the employer and employee.	Cash compensation, medical expenses and death benefits for on-the-job injuries or occupational diseases.	0%	100% of benefits

UNEMPLOYMENT COMPENSATIONWho is Eligible and WhenBenefits You ReceiveEmployee PaysUniversity PaysIf in a position covered by unemployment insurance,
employees who are laid off or terminated may be
eligible for unemployment insurance if covered wages
meet minimum eligibility requirements.Weekly benefits are 4% of the highest
quarter of wages in the first four of the
last five completed quarters.0%100% of benefits

FAMILY & MEDICAL LEAVE University Pays Who is Eligible and When **Benefits You Receive Employee Pays** 100% of program All employees who meet eligibility requirement of 1,250 Eligible employees may take up to 12 0% weeks of unpaid, job-protected leave each year for specified family and medical hours of state employment in preceding 12 months costs (federal law) and/or 1,000 hours of state employment in the preceding year (Wisconsin law). Employees must reasons. Under federal FMLA, employees also meet duration of employment standard. may take up to 26 weeks of job-protected leave to care for an eligible military service member who has a serious injury or illness. Paid leave may be substituted in some situations.

SICK LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All permanent and project employees. Accumulated sick leave can be used as earned.	Employees earn .0625 hours for each hour in pay status up to 5 hours biweekly. Unused sick leave balance accumulates without limit and may be converted to credits to pay for post-retirement health insurance.	0%	100% of benefits

VACATION

VACATION					
Who is Eligible and When	Benefit	ts You Receiv	/e	Employee Pays	University Pays
Employees in classified permanent or project positions after completion of the first six months of employment. Number of hours is based on years of service and FLSA (Fair Labor Standards Act) status.	Full-time employees with indicated years of continuous service earn the following amount of vacation leave per calendar year (hours earned are prorated if part-time):		0%	100% of benefits	
	Years of	Hours Ear Yea			
	Service	FLSA-Not Exempt	FLSA- Exempt		
	First 5 Years 5+ to 10 years	104	120		
	10+ to 15 years	144 160	160 176		
	15+ to 20 years 20+ to 25 years	184 200	200 216		
	25 years & Over	216	216		
	Employees who e 160 or 176 hours per year into sabt earn leave at the year may bank up who earn 216 hou to 120 hours into who earn less tha leave but have at leave may also ba sabbatical.	may bank up batical. Emplo rate of 200 ho to 80 hours a urs of leave ma sabbatical. E in 160 hours o least 520 hou	to 40 hours yees who urs per and those ay bank up imployees f annual rs of sick		
	Employees who e leave per year ma payout of a portio eligible to be plac hours).	ay elect to rece n of the hours	eive a that are		

LEGAL & PERSONAL HOLIDAYS

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All permanent and project employees. Personal holidays can be used immediately.	All employees: Nine days of <u>legal holiday</u> and 36 hours of personal holiday annually, prorated for part-time employees.	0%	100% of benefits

MILITARY LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All permanent and project employees are eligible upon reporting for active duty or required field training.	Job-protected leave for active duty or required field training. Up to 30 paid leave days per calendar year for duty or training lasting 3 days or more.	0%	Excess of base over military pay for up to 30 work days per year.
	Most employees are also eligible for up to four additional years of differential pay and eligible benefits while on active duty. Unpaid leave thereafter.		Excess of base over military pay plus housing allowance, for up to four years.

OTHER PAID LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All permanent and project employees.	Paid leave when summoned as a witness for the employer or impaneled as a jurist.	0%	100% of benefits
All employees.	Paid leave to vote if you cannot vote outside of work hours.		

CAREER-RELATED EDUCATION REIMBURSEMENT

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays	l
All permanent employees, upon approval.	Limited tuition reimbursement is available with prior approval.	0-100%	0-100%	

PARKING FEES & BUS PASSES

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees can participate at any time.	Parking availability and fees vary by campus. Most parking costs deducted on a pre-tax basis.	100%	0%

WHERE TO GET MORE INFORMATION: Contact your campus <u>Staff Benefits Office</u> to get detailed, personalized information. Consult the UW System Administration web site at <u>www.wisconsin.edu/hr/benefits</u> for any changes to this form and for expanded information on benefit plans. Master insurance contracts are available for inspection upon reasonable notice by contacting UW System Human Resources.

Should there be a discrepancy between the information contained herein and the contract, the contract will prevail.

The University of Wisconsin does not discriminate on the basis of disability in the provision of programs, services, or employment. If you need this printed material interpreted or in a different form, or if you need help in using this service, please contact your employing campus benefits office.

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