

**THE UNIVERSITY OF WISCONSIN SYSTEM
2008 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.
Bargaining Unit agreements may influence premiums for some benefit plans.**

WISCONSIN RETIREMENT SYSTEM (WRS)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Coverage is immediate and mandatory for those with expected employment of 600 hours for at least one year.</p> <p>Employees not immediately eligible are covered after one year if they worked at least 600 hours in the previous 12 months.</p>	<p>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.</p> <p>Cash value at retirement for general employees (if greater than formula benefit) is 10% of salary each year plus accumulated interest – usually payable as an annuity.</p> <p>Also provides death, permanent disability, and separation benefits.</p>	<p>Percent of salary 0.0% – for most 0.1% – Protective 2.0% – LTE</p>	<p>Percent of salary 10.6% – for most 19.9% – Protective 8.6% – LTE</p> <p>Please note: This is the cost to the UW to fund the benefit.</p> <p>The UW also contributes 1.0% to fund retiree health insurance credits. See Below.</p>

SOCIAL SECURITY AND MEDICARE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees, except certain "F" and "J" visa holders, have this mandatory coverage.</p>	<p>Provides a basic retirement annuity based on age and years of contribution. Reduced retirement benefits begin at age 62. Also provides death and permanent disability benefits. Medicare provides basic health insurance at age 65.</p>	<p>7.65% on covered compensation up to \$102,000 and 1.45% on compensation above \$102,000</p>	<p>7.65% on covered compensation up to \$102,000 and 1.45% on compensation above \$102,000.</p>

STATE GROUP HEALTH INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees who are covered by WRS are eligible.</p> <p>Must apply within 30 days of initial WRS eligibility or prior to the effective date of employer contribution at any State employer (usually after 6 months of WRS coverage).</p> <p>Coverage begins the first of month on/after the Benefits Office receives timely application.</p> <p>If above deadlines are missed, employees may only enroll in the Standard Plan with a 180-day waiting period for pre-existing conditions. *Special enrollment options as required under HIPAA and for LTE and less than half time staff when increased hours qualify them for larger employer contribution to premium.</p>	<p>Comprehensive hospital, surgical, and medical benefits from Health Maintenance Organizations, Preferred Provider Plans or the State's self-funded Standard Plan, which is a preferred provider plan. Other benefits such as dental coverage vary among plans. Single and family coverage available.</p> <p>Employee-paid premiums are deducted pre-tax (except for LTEs).</p>	<p><i>First 6 months or through June 30, 2008, whichever is sooner:</i> 100% of premium unless employee has 6 months prior State WRS service.</p> <p><i>After 6 months or on July 1, 2008, whichever is sooner:</i> Employee cost varies depending on whether the plan selected is Tier 1, 2 or 3.</p> <p>Effective July 1, 2008, employer contribution will begin after the employee has two months of State WRS service.</p> <p>If working 50% or more, employee monthly cost for Tier 1 single coverage is \$27, \$60 or \$143, respectively. For family coverage, the employee monthly cost is \$68, \$150 or \$358 respectively.</p>	<p><i>First 6 months or through June 30, 2008, whichever is sooner:</i> no contribution without 6 months prior State WRS service.</p> <p><i>After 6 months or on July 1, 2008, whichever is sooner:</i> Premium contribution varies depending on the tier of the plan.</p> <p>Effective July 1, 2008, employer contribution will begin after the employee has two months of State WRS service.</p> <p>For employees working less than 50%, the University contributes 50% of total premium.</p>

INCOME CONTINUATION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Employees are initially eligible for coverage after completion of six months of WRS participation at any employer.</p> <p>Must apply no later than 30 days after the WRS six-month anniversary. Coverage begins the first of month on/after the Benefits Office receives timely application. Coverage can also be obtained by providing medical evidence of insurability or through deferred enrollment after accumulating specific amounts of sick leave.</p>	<p>For total disability, benefits are 75% of salary up to a maximum of \$4,000 per month. Benefits begin after 30 consecutive calendar days or use of accumulated sick leave (up to 130 days), whichever is greater. State and federal entitlements or payments from other employer-sponsored programs may reduce benefits.</p> <p>An ICI Supplemental Plan is available to employees with basic ICI coverage and annual base earnings of more than \$64,000.</p>	<p>Employees pay full cost until, after annual review, sick leave balance is sufficient to warrant employer contribution.</p> <p>Supplemental Plan: 100% of premium</p>	<p>0% - 100% of premium</p> <p>Supplemental ICI Plan: 0%</p>

STATE GROUP LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Employees are initially eligible for coverage after completion of six months of WRS participation at any employer.</p> <p>Application must be received no later than 30 days after the first of the month following the WRS six-month anniversary date. Coverage begins the first of month on/after the Benefits Office receives timely application. Late enrollment is available up to age 55 only with medical evidence of insurability; Over 70 Additional is available within 30 days of 70th birthday to those with Additional coverage prior to age 70 or at any later time with evidence of insurability.</p> <p>Premiums for coverage up to \$50,000 are deducted pre-tax. For further information visit the DETF web site at: http://etf.wi.gov/members/benefits_life_ins.htm</p>	<p>Term group life insurance with coverage option of up to five times annual salary (Basic, Supplemental, and three levels of Additional). Coverage reduces after age 70 for active employees.</p> <p>After termination with 20 years of WRS service or at retirement, coverage can be continued. At age 66 paid up coverage drops to one half of Basic coverage; other coverage ceases at age 65.</p> <p>Spouse and Dependent coverage available. Accidental Death and Dismemberment and Living Benefits included for employee.</p>	<p>Basic & Supp'l: Premium cost based on age of employee and amount of coverage.</p> <p>Additional levels of employee coverage and Spouse & Dependent Coverage: 100%</p>	<p>Basic: Additional 63% of employee's premium amount.</p> <p>Supp'l: Additional 35% of employee's premium amount.</p> <p>0%</p>

RETIREE HEALTH INSURANCE CREDITS

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Credits to fund continued coverage in the State Group Health Insurance plan for retirees and dependents may be available upon retirement or layoff.</p> <p>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.</p>	<p>Accumulated sick leave may be converted to pay for health insurance upon retirement, layoff, or for employees who terminate with 20 years of WRS creditable service even without an immediate annuity.</p> <p>A tax-free account is set up to pay State Group Health Insurance premiums, equal to employee's unused sick leave hours times the highest rate of pay. When the account is exhausted, or if there is no accumulated sick leave, employee pays the full premium cost.</p> <p>Employees with 15 or more years of continuous University or State service also receive supplemental sick leave credits at retirement.</p>	<p>0.0% of salary</p>	<p>1.0% of salary to pre-fund the accumulated sick leave account.</p>

EMPLOYEE REIMBURSEMENT ACCOUNTS (ERA)
for Dependent Care & Medical Expenses

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>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 enrollment form to your Benefits Office. Change in family or employment status may create a dependent care enrollment opportunity.</p> <p>Each fall, employees must enroll for the next calendar year.</p> <p>State Group Health Insurance, Spectera Vision, Dentacare and Dental and Excess Medical (Epic) insurance premiums are automatically taken pre-tax unless this option is waived.</p>	<p>Expenses that can be paid by ERAs include qualified dependent care expenses as defined by IRS and allowable medical and dental expenses not covered by insurance. You save federal, Wisconsin, and social security taxes on these expenses. Insurance premiums may not be paid from ERAs.</p>	<p>Pre-tax salary reductions that save income and social security taxes. Annual maximums are \$5,000 for Dependent Care, \$7,500 for Medical expenses.</p>	<p>100% of program administrative cost</p>

TAX-SHELTERED ANNUITIES [403(b) Plan]

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees, including project, limited-term, and student-hourly employees, are eligible and can enroll at any time.</p> <p>For further information see the Tax-Sheltered Annuity Program web site at www.uwsa.edu/hr/benefits/retsav/tsa.htm</p>	<p>This voluntary supplemental retirement savings program allows employees to invest pre-tax salary and defer income taxes on savings. Investment companies approved by UW System oversight committee include mutual funds, insurance companies, TIAA-CREF, and WRS.</p>	<p>Pre-tax salary reductions that defer income taxes. Annual \$9.00 administration fee and investment company charges.</p>	<p>0%</p>

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 www.wdc457.org .	This voluntary supplemental retirement savings program allows employees to invest pre-tax salary and defer income taxes on savings. Funds are chosen and monitored by the State Deferred Compensation Board.	Pre-tax salary reductions that defer income taxes. Fee based on account balances.	0%

EPIC DENTAL AND EXCESS MEDICAL INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees who are covered by WRS are eligible. Must apply within 30 days of initial WRS eligibility or prior to the effective date of employer contribution toward State Group Health Insurance premiums. Coverage begins first of month on/after the Benefits Office receives timely application.	Covers some expenses not covered by State Group Health Insurance plans if hospitalized or have outpatient surgery. Pays 50% of covered, non-routine dental charges including orthodontia up to \$750 per year after a \$200 per person deductible is satisfied. Benefits include a \$5,000 Accidental Death & Dismemberment provision.	100% of monthly premium: \$12.90 Single \$25.80 Employee & One Dependent \$38.70 Family	0%

DENTAL INSURANCE: DENTALBLUE SUPPLEMENTAL, PPO AND HMO

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Non-represented employees eligible for immediate or future state share contribution to the State Group Health Insurance program. Must apply within 30 days of employment. Coverage begins the first of the month on/after the Benefits Office receives timely application. This dental coverage is in addition to and separate from any dental benefit provided with the health insurance. Single and family coverage is available. Domestic partners and their dependents may be eligible. Note: Represented employees can enroll for the same coverages through the Wisconsin Office of State Employment Relations (OSER). Some represented employees may also have a dental plan offered through their union.	Three plans are offered. The HMO and PPO plans include coverage for diagnostic and preventive services; the Supplemental plan does not. All three cover a percentage of other services, such as fillings and crowns. Annual benefit maximums apply. The member generally must pay coinsurance and an annual deductible. Benefits and provider restrictions vary among plans. In the HMO plan, a dental provider must be selected from those associated with the plan. All three plans provide a discount for orthodontia services received from a network provider.	100% of monthly premium. Premium based on single coverage, employee + 1 coverage or coverage for employee + 2 or more, respectively: <u>Supplemental Plan:</u> \$14.28, \$28.56, \$42.86 <u>PPO:</u> \$21.70, \$43.38, \$71.58 <u>HMO:</u> Varies by region. \$23.27, \$46.55, \$74.47 in Milwaukee area; \$28.78, \$57.56, \$92.10 elsewhere.	0%

SPECTERA VISION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Employees eligible for immediate or future state share contribution to the State Group Health Insurance Program. Must apply within 30 days of hire. Coverage begins the first of the month on/after the Benefits Office receives timely application. Domestic partners and their dependents may be eligible.	The plan provides partial payment to help offset the costs of annual eye exams, frames, lenses and contact lenses. It provides a discounted refractive eye surgery at selected locations.	100% of premium. \$5.83 employee only; \$11.34 employee + spouse; \$11.88 employee + child(ren); \$17.82 employee + family	0%

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees eligible for state contribution to the State Group Health Insurance. Rehired annuitants are not eligible. May enroll at any time. Coverage becomes effective on the first of the month on or after the Benefits Office receives the application. Domestic partners and their dependents are eligible. Annuitants may continue coverage in effect at the date of retirement.	Coverage options range from \$25,000 to \$250,000. Spouse or domestic partner and dependents may be covered for lower amounts. Includes a re-education and re-training benefit. Pilot coverage rider is available. Includes Zurich Travel Assist benefit when traveling 100 miles or more from home to assist with medical, legal or personal assistance. AD&D coverage reduces after age 70.	100% of premium	0%

INDIVIDUAL & FAMILY TERM LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees eligible for immediate or future state contribution to the State Group Health Insurance. Rehired annuitants are not eligible. Must apply within 30 days of employment. Coverage begins the first of the month on/after the Benefits Office receives timely application. Late enrollment requires medical evidence of insurability. Domestic partners and their dependents may be eligible.	Initially, employees may select coverage amounts of \$5,000, \$10,000 or \$20,000 for themselves, \$5,000 or \$10,000 for spouses, and \$2,500 or \$5,000 for eligible children. Maximum coverage is \$200,000 for employees, \$100,000 for spouse and \$10,000 for child. Annually, participants have an opportunity to increase coverage without evidence of insurability. Includes a Living Benefit.	100% of premium. 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. Rehired annuitants are not eligible. Must apply within 30 days of employment. Coverage begins the first of the month on/after the Benefits Office receives timely application. Late enrollment requires medical evidence of insurability.	Decreasing term insurance, coverage amount based on age, ranges from \$25,000 to \$3,000.	100% of premium. Initial cost 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. Spouses and parents of employees or spouses may also apply. For further information, visit the DETF website: http://etf.wi.gov/members/benefits_ltc.htm	Short and long-term care, including assisted living, community-based care, and nursing home care.	100% of premium	0%

WORKER'S COMPENSATION

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 COMPENSATION

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees who are laid off or terminated may receive benefits if covered wages meet minimum 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

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees who meet eligibility requirement of 1,250 hours of state employment in preceding 12 months (federal law) and/or 1,000 hours of state employment in the preceding year (Wisconsin law). Employees must also meet a duration of employment standard.	Eligible employees may take up to 12 weeks of unpaid, job-protected leave each year for specified family and medical reasons. Paid leave may be substituted in some situations.	0%	100% of program costs

VACATION

Who is Eligible and When	Benefits You Receive	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 service. [Career Executives, FLSA-exempt employees and some represented employees have different vacation benefits.]	Full-time employees with indicated years of continuous service, per calendar year (part-time is prorated): 1-5 yrs: 104 hrs 5-10 yrs: 144 hrs 10-15 yrs: 160 hrs 15-20 yrs: 184 hrs 20-25 yrs: 200 hrs 25+ yrs: 216 hrs With 15 years of service or 520 hours of accrued sick leave, employees may bank up to 40 hours per year for sabbatical/termination leave. With 25 years of service, an additional 40 hours may be banked or received in cash. The hours shown above are the minimum earned. Some employees receive additional vacation due to collective bargaining agreements.	0%	100% of benefits

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

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 legal holiday 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. Most employees are also eligible for up to four additional years of differential pay and eligible benefits while on active duty. Unpaid leave thereafter.	0%	Excess of base over military pay for up to 30 work days per year. 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
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%

CORPORATE CREDIT CARD

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All permanent employees who have acceptable credit history may apply at any time.	A corporate credit card with no annual fee or monthly installment payments.	Charges incurred	All administration costs

WHERE TO GET MORE INFORMATION: Contact your campus [Staff Benefits Office](#) to get detailed, personalized information. Consult the UW System Administration web site at www.uwsa.edu/hr/benefits 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.

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