

**THE UNIVERSITY OF WISCONSIN SYSTEM  
2009 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)**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<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>For general employees, 10% of gross earnings, up to IRS maximum, are credited to an employee's individual account on an annual basis. These contributions, plus accumulated interest, determine the cash value of account at retirement.</p> <p>Also provides death, permanent disability, and separation benefits.</p>	<p>Percent of salary 0.0% – for most 0.0% – Protective 1.9% – LTE</p>	<p>Percent of salary 10.4% – for most 19.7% – Protective 8.5% – LTE</p> <p>Please note: This is the cost to the UW to fund the benefit.</p> <p>The UW also contributes 0.8% to fund retiree health insurance credits. See Below.</p>

**SOCIAL SECURITY AND MEDICARE**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<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 benefits available 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 \$106,800 and 1.45% on compensation above \$106,800</p>	<p>7.65% on covered compensation up to \$106,800 and 1.45% on compensation above \$106,800</p>

**STATE GROUP HEALTH INSURANCE**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<p>All employees who are covered by WRS are eligible.</p> <p><b>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). LTE's are not eligible for the employer contribution towards premium until completion of six months of WRS state service.</b></p> <p>Coverage begins the first of month on/after the Benefits Office receives timely <a href="#">application</a>.</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.</p> <p>*Special enrollment opportunities available under HIPAA regulations. LTEs and less than half time staff have a 30 day enrollment opportunity when change in position or increased hours qualify them for larger employer contribution towards premium.</p> <p>There is an annual opportunity each October to change health plans for the following year.</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.</p> <p>All of the health plans, except the Standard Plan, offer a uniform benefit package. Preventive and diagnostic dental coverage vary among plans.</p> <p>Single and family coverage available.</p> <p>Employee-paid premiums are deducted pre-tax (except for LTEs).</p>	<p>Employer contribution will begin after the employee has two months of State WRS service (six months for LTEs).</p> <p><a href="#">Employee cost</a> varies depending on whether the plan selected is Tier 1, 2 or 3.</p> <p>If working 50% or more, employee 2009 monthly cost for Tier 1 single coverage is \$31.00, \$69.00 or \$164.00, <i>respectively</i>. For family coverage, the employee monthly cost is \$78.00, \$173.00 or \$412.00, <i>respectively</i>.</p>	<p>Employer contribution will begin after the employee has two months of State WRS service (six months for LTEs).</p> <p>Employee cost varies depending on whether the plan selected is Tier 1, 2 or 3.</p> <p>For employees working less than 50%, the University contributes <a href="#">50% of total premium</a>.</p>

**INCOME CONTINUATION INSURANCE**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<p>Employees are initially eligible for coverage <b>after completion of six months of WRS participation at any employer.</b></p> <p><b>Must apply no later than 30 days after the first of the month following six months of any WRS coverage .</b> Coverage effective the first of month on/after the Benefits Office receives timely <a href="#">application</a>. 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.</p>	<p>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 basic 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.</p>	<p><a href="#">Basic ICI</a>: 0% - 100% of premium depending upon sick leave balance/ Accumulation.</p> <p><a href="#">Supplemental Plan</a>: 100% of premium</p>	<p><a href="#">Basic ICI</a>: 0% - 100% of premium depending upon sick leave balance/ Accumulation.</p> <p><a href="#">Supplemental ICI Plan</a>: 0%</p>

**STATE GROUP LIFE INSURANCE**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<p>Employees are initially eligible for coverage <b>after completion of six months of WRS participation at any employer.</b></p> <p><a href="#">Application</a> must be received 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, late enrollment is available until age 70 only with medical evidence of insurability; Age 70 and Over Additional Plan is available within 30 days of 70<sup>th</sup> 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.</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. Premium ends at age 65, if retired, and at age 66 coverage drops to one half of Basic coverage; any coverage in addition to Basic coverage ceases at age 65 (if retired).</p> <p>Spouse and Dependent coverage available. Accidental Death and Dismemberment and Living Benefits included for employee.</p> <p>For further information visit the <a href="#">ETF website</a></p>	<p>Basic &amp; Supplemental: Premium cost based on age of employee and amount of coverage.</p> <p>Additional levels of employee coverage and Spouse &amp; Dependent Coverage: 100%</p> <p><a href="#">Premiums</a></p>	<p>Basic: Additional 63% of employee's premium amount.</p> <p>Supplemental: Additional 35% of employee's premium amount.</p> <p>Additional levels of employee coverage and Spouse &amp; Dependent Coverage: 0%</p>

**RETIREE HEALTH INSURANCE CREDITS**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<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>No enrollment is needed,</p>	<p>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..</p> <p>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.</p> <p>Employees with 15 or more years of continuous University or State service may also receive supplemental sick leave credits at retirement.</p>	<p>0.0% of salary</p>	<p>0.8% of salary to pre-fund the accumulated sick leave account.</p>

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

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<p>All permanent and project employees are eligible. <b>New employees must enroll within 30 days of employment.</b> Coverage is effective on the first of the month on/after you submit your <a href="#">enrollment form</a> to your Benefits Office. Change in family or employment status may create an enrollment/change opportunity under one or both of the accounts.</p> <p>Each fall, employees must enroll for the next calendar year.</p> <p>State Group Health Insurance, OptumHealth Vision, Anthem DentalBlue and Epic Dental and Excess Medical insurance premiums are automatically taken pre-tax unless this option is waived.</p>	<p>Expenses that can be reimbursed from 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 reimbursed by 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]**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<p>All employees, including project, limited-term, and student-hourly employees, are eligible and <b>can enroll at any time.</b></p> <p>For further information see the <a href="#">Tax-Sheltered Annuity Program web site</a></p> <p><a href="#">Salary Reduction Agreement</a></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.</p> <p>Under age 50 contribution limit: \$16,500 Age 50 &amp; over contribution limit: \$22,000</p>	<p>Pre-tax salary reductions that defer income taxes. Annual \$9.00 administration fee and investment company charges.</p>	0%

**WISCONSIN DEFERRED COMPENSATION (457 Plan)**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<p>All employees are eligible and <b>can enroll at any time.</b></p> <p>For more information see the WDC web site at <a href="http://www.wdc457.org">www.wdc457.org</a>.</p>	<p>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 of Wisconsin Deferred Compensation Board.</p> <p>Under age 50 contribution limit: \$16,500 Age 50 &amp; over contribution limit: \$22,000</p>	<p>Pre-tax salary reductions that defer income taxes. Fee based on account balances.</p>	0%

**EPIC DENTAL AND EXCESS MAJOR MEDICAL INSURANCE**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<p>All employees who are covered by WRS are eligible.</p> <p><b>Must apply within 30 days of initial WRS eligibility or prior to the effective date of employer contribution toward State Group Health Insurance premiums.</b> Coverage begins first of month on/after the Benefits Office receives timely <a href="#">application</a>.</p>	<p>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 \$1000 per person per year after a \$75 per person deductible is satisfied. Benefits include a \$10,000 Accidental Death &amp; Dismemberment provision. Includes <a href="#">EyeMed Vision Discount Plan</a>.</p>	<p>100% of monthly premium: \$16.70 Single \$33.40 Employee &amp; One Dependent \$50.10 Family</p>	0%

**DENTAL INSURANCE: ANTHEM DENTALBLUE SUPPLEMENTAL, PPO AND HMO**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<p>All employees who are covered by WRS are eligible.</p> <p><b>Must apply within 30 days of initial WRS eligibility or prior to the effective date of employer contribution toward State Group Health Insurance premiums.</b> Coverage begins the first of the month on/after the Benefits Office receives timely <a href="#">application</a>.</p> <p>This dental coverage is in addition to and separate from any dental benefit provided with the health insurance.</p> <p>Single and family coverage is available. Domestic partners and their dependents may be eligible for coverage.</p> <p>Some represented employees may also have a dental plan offered through their union.</p>	<p><a href="#">Three plans</a> 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.</p> <p>There is an annual opportunity to change from one of the three offered plans to another.</p>	<p>100% of monthly premium. Premium based on coverage level: single, employee + 1 or employee + 2 or more, respectively: <u>Supplemental Plan:</u> \$16.59, \$33.19 or \$49.80 <u>PPO:</u> \$23.51, \$47.01 or \$77.56 <u>HMO:</u> Varies by region. \$23.27, \$46.55, \$74.47 in Milwaukee area; \$28.78, \$57.56, \$92.10 elsewhere.</p>	0%

**OPTUMHEALTH VISION INSURANCE**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<p>Employees eligible for immediate or future state share contribution to the State Group Health Insurance Program. <b>Must apply within 30 days of hire.</b> Coverage begins the first of the month on/after the Benefits Office receives timely <a href="#">application</a>. Once enrolled, must remain covered until the end of the calendar year. Must submit an application by December 1<sup>st</sup> to cancel coverage for the following year. Annual enrollment opportunity in October.</p> <p>Domestic partners and their dependents may be eligible for coverage.</p>	<p>The plan provides partial payment to help offset the costs of annual eye exams, frames, lenses and contact lenses.</p>	<p>100% of premium. \$5.83 employee only; \$11.34 employee + spouse; \$11.88 employee + child(ren); \$17.82 employee + family</p>	0%

### ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees eligible for state contribution to the State Group Health Insurance. Rehired annuitants are not eligible. <b>May enroll at any time.</b> Coverage becomes effective on the first of the month on or after the Benefits Office receives the <a href="#">application</a>.</p> <p>Domestic partners and their dependents are eligible for coverage.</p>	<p>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 services. AD&amp;D coverage reduces after age 70.</p>	<p>100% of <a href="#">premium</a></p>	<p>0%</p>

### INDIVIDUAL & FAMILY TERM LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees eligible for immediate or future state contribution to the State Group Health Insurance. Rehired annuitants are not eligible. <b>Must apply within 30 days of employment.</b> Coverage begins the first of the month on/after the Benefits Office receives timely <a href="#">application</a>.</p> <p>Late enrollment requires medical evidence of insurability.</p> <p>Domestic partners and their dependents may be eligible.</p>	<p>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.</p> <p>Annually, participants have an opportunity to increase coverage without evidence of insurability.</p> <p>Includes a Living Benefit.</p>	<p>100% of <a href="#">premium</a>. Cost based on age and coverage amount selected.</p>	<p>0%</p>

### UW EMPLOYEES INC. LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees eligible for State Group Health Insurance. Rehired annuitants are not eligible. <b>Must apply within 30 days of employment.</b> Coverage begins the first of the month on/after the Benefits Office receives timely <a href="#">application</a>. Late enrollment requires medical evidence of insurability.</p>	<p><b>Decreasing</b> term insurance, coverage amount based on age, ranges from \$25,000 to \$3,000.</p>	<p>100% of <a href="#">premium</a>. Cost and coverage based on age.</p>	<p>0%</p>

### LONG-TERM CARE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees <b>may apply at any time</b>, subject to medical underwriting. Spouses and parents of employees may also apply. For further information, visit the <a href="#">ETF website</a>.</p>	<p>Short and long-term care, including assisted living, community-based care, and nursing home care.</p>	<p>100% of premium</p>	<p>0%</p>

### WORKER'S COMPENSATION

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>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.</p>	<p>Cash compensation, medical expenses and death benefits for on-the-job injuries or occupational diseases.</p>	<p>0%</p>	<p>100% of benefits</p>

### UNEMPLOYMENT COMPENSATION

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees who are laid off or terminated may receive benefits if covered wages meet minimum requirements.</p>	<p>Weekly benefits are 4% of the highest quarter of wages in the first four of the last five completed quarters.</p>	<p>0%</p>	<p>100% of benefits</p>

### FAMILY & MEDICAL LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>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.</p>	<p>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.</p>	<p>0%</p>	<p>100% of program costs</p>

**VACATION**

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>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.</p> <p>[Career Executives, FLSA-exempt employees and some represented employees have different <a href="#">vacation benefits</a>.]</p>	<p>Full-time employees with indicated years of continuous service, per calendar year (part-time is prorated):</p> <p>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</p> <p>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.</p> <p>The hours shown above are the minimum earned. Some employees receive additional vacation due to collective bargaining agreements.</p>	0%	100% of benefits

**SICK LEAVE**

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All permanent and project employees. Accumulated sick leave can be used as earned.</p>	<p>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.</p>	0%	100% of benefits

**LEGAL & PERSONAL HOLIDAYS**

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

**MILITARY LEAVE**

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

**OTHER PAID LEAVE**

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

**CAREER-RELATED EDUCATION REIMBURSEMENT**

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

**PARKING FEES & BUS PASSES**

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

**US BANK TRAVEL CARD**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
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](http://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.

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

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