

**THE UNIVERSITY OF WISCONSIN SYSTEM  
2010 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 0.5% – Protective 2.2% – LTE</p>	<p>Percent of salary 11% – for most 20.2% – Protective 8.8% – 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>Employee cost varies according to plan tier and coverage by a collective bargaining agreement.</p> <p>Non-Represented <u>Single Coverage</u> Tier 1: \$34.00 Tier 2: \$75.00 Tier 3: \$188.00, <u>Family Coverage</u> Tier 1: \$85.00 Tier 2: \$188.00 Tier 3: \$448.00</p> <p>Represented <u>Single Coverage*</u> Tier 1: \$31.00 Tier 2: \$69.00 Tier 3: \$164.00 <u>Family Coverage*</u> Tier 1: \$78.00 Tier 2: \$173.00 Tier 3: \$412.00</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> <p>* Monthly premiums for represented employees subject to collective bargaining and are subject to change when 2009-11 contract settles.</p>

## DOMESTIC PARTNER BENEFITS

Employees are eligible to cover a domestic partner and the domestic partner's children on the following medical-related plans: State Group Health Insurance, EPIC Dental, Excess Medical & AD&D, Anthem Dental/Blue Dental Insurance and VSP Vision Insurance. Employees may also cover a domestic partner and a domestic partner's children under State Group Life, Individual and Family Group Life Insurance and AD & D Life Insurance.

In order to cover a domestic partner on health insurance & all other benefits, including those under the WRS, such as survivor benefits, must submit a notarized [Affidavit of Domestic Partnership \(ET-2371\)](#) directly to ETF in order to establish a domestic partnership for health insurance 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 in all benefits except health insurance and State Group Life Insurance. Must submit a notarized UWS Affidavit of Domestic Partnership (UWS 50) 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 <http://www.uwsa.edu/hr/benefits/dpbenefits.html> for affidavits and detailed enrollment information.

## IMPORTANT TAX CONSIDERATIONS IF YOU CARRY FAMILY HEALTH INSURANCE

### **Family Coverage Under State Group Health Insurance:**

If you carry a dependent on family health insurance who does not qualify as a tax dependent under the Internal Revenue Code Section 152, the Fair Market Value (FMV) of the coverage attributable to the non-tax dependent is considered taxable income to the employee. This additional taxable income is referred to as "imputed income." This additional imputed income will increase your tax liability.

An employee's adult children, domestic partner or domestic partner's children may be considered non-tax dependents if they do not meet the qualifying child or qualifying relative tests set forth in IRS Publication 501. An employee's spouse and dependent children under 19 are considered tax dependents.

Fair market value charts, imputed tax calculators, links to IRS publication and other tax information is available online at:

[www.bussvc.wisc.edu/uwpc/2010/imputed\\_income.html](http://www.bussvc.wisc.edu/uwpc/2010/imputed_income.html)

## INCOME CONTINUATION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<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

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<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 for all levels of coverage is available only through medical 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, Domestic Partner 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>2010 <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

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>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>	0.0% of salary	0.8% of salary to pre-fund the accumulated sick leave account.

### 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. <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, VSP Vision, Anthem DentalBlue and Epic Dental and Excess Medical insurance premiums are automatically taken pre-tax unless this option is waived or, for the optional plans, you are covering a non-tax dependent</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>	Pre-tax salary reductions that save income and social security taxes. Annual maximums are \$5,000 for Dependent Care; \$7,500 for Medical expenses.	100% of program administrative cost

### TAX-SHELTERED ANNUITIES [403(b) Plan]

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees, including project and limited-term 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>	Pre-tax salary reductions that defer income taxes. Annual \$9.00 administration fee and investment company charges.	0%

### WISCONSIN DEFERRED COMPENSATION (457 Plan)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<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>	Pre-tax salary reductions that defer income taxes. Fee based on account balances.	0%

### EPIC DENTAL AND EXCESS MAJOR MEDICAL & AD&D 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><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 program</a>.</p>	100% of monthly premium: \$16.70 Single \$33.40 Employee+1 \$50.10 Family	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>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.</p> <p>This dental coverage is in addition to and separate from any dental benefit provided with the health insurance.</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:</p> <p><i>Supplemental Plan:</i> \$16.59, \$33.19 or \$49.80</p> <p><i>PPO:</i> \$23.51, \$47.01 or \$77.56</p> <p><i>HMO:</i> Varies by region. \$23.27, \$46.55, \$74.47 in Milwaukee area; \$28.78, \$57.56, \$92.10 elsewhere.</p>	<p>0%</p>

**VSP 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 the <a href="#">application</a> timely. 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>The plan provides partial payment to help offset the costs of annual eye exams, frames, lenses and contact lenses. Benefits are greater if a VSP provider is used.</p>	<p>100% of premium.</p> <p>\$5.24 Employee \$10.49 Employee + spouse/domestic partner \$11.23 Employee + child(ren) \$17.93 Employee + family</p>	<p>0%</p>

**ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<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>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**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<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>Initially, employees may select coverage amounts of \$5,000, \$10,000 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 coverage is \$200,000 for employees, \$100,000 for spouse or domestic partner and \$10,000 for child. Effective May 1, 2010 employees will also be able to select an initial coverage amount of \$15,000.</p> <p>Participants will have an annual 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**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
<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 for employees less than age 35 decreasing to \$3,000 for employees over age 64.</p>	<p>100% of <a href="#">premium</a>. Cost and coverage based on age.</p>	<p>0%</p>

**LONG-TERM CARE INSURANCE**

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

**WORKER'S COMPENSATION**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
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**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
If 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**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
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 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**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
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.  [Career Executives, FLSA-exempt employees and some represented employees have different <a href="#">vacation benefits</a> .]	Full-time employees with indicated years of continuous service, per calendar year (part-time is prorated): 0-5 yrs: 104 hrs      6-10 yrs: 144 hrs 11-15 yrs: 160 hrs    16-20 yrs: 184 hrs 21-25 yrs: 200 hrs    26+ yrs: 216 hrs With 10 years of service or 520 hours of accrued sick leave, employees may bank up to 40 hours per year for sabbatical/termination leave. With 20 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**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
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

**LEGAL & PERSONAL HOLIDAYS**

<b>Who is Eligible and When</b>	<b>Benefits You Receive</b>	<b>Employee Pays</b>	<b>University Pays</b>
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%

### US BANK TRAVEL 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](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.

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 assistance in using this service, please contact your employing campus benefits office.

UWS15 (Rev 11/2009)