

**THE UNIVERSITY OF WISCONSIN SYSTEM
2010 BENEFITS SUMMARY
for
GRADUATE ASSISTANTS, POST-DOCTORAL APPOINTEES,
and SHORT-TERM ACADEMIC APPOINTMENTS**

**To participate in insurance plans, you must file an application within limited enrollment deadlines.
Please take note of the specific enrollment deadlines.**

WISCONSIN RETIREMENT SYSTEM (WRS)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Not eligible because appointment is for less than one year or because the position is excluded by statute.	N/A	N/A	N/A

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 and exempt students, have this mandatory coverage. Student employees that are enrolled and regularly attending classes at the UW may waive coverage. Appointees who are supported by stipends or fellowships are not considered employees and are not covered.	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.	7.65% on covered compensation up to \$106,800 and 1.45% on compensation above \$106,800	7.65% on covered compensation up to \$106,800 and 1.45% on compensation above \$106,800

STATE GROUP HEALTH INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Eligible <i>short-term academic employees</i> are those appointed to a faculty or academic staff position for a period of less than one year but for at least one semester (6 months for year-round positions) and for at least 28% of full-time (21% for year-round positions). These appointments may qualify for WRS coverage and associated benefits if University employment continues.</p> <p><i>Visiting Faculty</i> – same minimum time and duration standards as short-term academic employees. If on leave from another educational institution, state law prohibits WRS coverage for the first twelve months of UW employment. Health insurance premiums and other benefits are the same as for WRS-covered unclassified employees if the appointment is for at least one year (365 days). Otherwise benefits are the same as for other short-term academic staff.</p> <p>Eligible <i>graduate and post-graduate employees</i> (Student Assistant and Employee-in-Training titles) are those who are appointed to work for at least one semester (6 months for year-round positions), and for at least 33% of full-time. Eligible job titles include: Research Associate, Research Intern, Postgraduate Trainee 1-7, Intern (Non-Physician), Teaching Assistant, Program Assistant, Project Assistant, Graduate Assistant. Appointees supported by stipends or fellowships are eligible on the same basis.</p> <p><u><i>Undergrad Assistants and Interns are not eligible.</i></u></p> <p>Must apply within 30 days of the begin date of initial eligible university appointment. Coverage begins the first of month on/after the Benefits Office receives timely application. If above deadline is missed, employees may only enroll in the Standard Plan with a 180-day waiting period for pre-existing conditions.</p>	<p>Comprehensive hospital, surgical, and medical benefits from Health Maintenance Organizations or Preferred Provider Plans, such as the State's self-funded Standard 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>There is an annual opportunity each October to change health plans for the following year.</p>	<p>Employee cost varies according to plan tier and coverage by a collective bargaining agreement.</p> <p>Non-Represented <i>Single Coverage</i> Tier 1: \$17.00 Tier 2: \$37.50 Tier 3: \$89.50</p> <p>Non-Represented <i>Family Coverage</i> Tier 1: \$42.50 Tier 2: \$94.00 Tier 3: \$224.00</p> <p>Represented <i>Single Coverage*</i> Tier 1: \$15.50 Tier 2: \$34.50 Tier 3: \$82.00</p> <p>Represented <i>Family Coverage*</i> Tier 1: \$39.00 Tier 2: \$86.50 Tier 3: \$206.00</p> <p>* Monthly premiums for represented employees subject to collective bargaining and are subject to change when 2009-11 contract settles.</p>	Premium contribution varies depending on the tier of the plan.

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 DentalBlue 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

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

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Most employees are eligible, except those in certain Student Assistant positions (Research Assistant, Fellows, Scholars, Trainees) or Employee-in-Training positions (Grad Intern/Trainee, Post doc Fellow/Trainee). 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 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 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>	<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>Most employees are eligible and can enroll at any time. Research Assistants, fellows, scholars, graduate interns/trainees, and Post-doctoral Fellows/Trainees receive a stipend rather than wages and are not eligible to participate.</p> <p>For further information see the Tax-Sheltered Annuity Program web site Salary Reduction Agreement</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 & over contribution limit: \$22,000</p>	<p>Pre-tax salary reductions that defer income taxes. Annual \$9.00 administrative 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
<p>Most employees are eligible and can enroll at any time. Research Assistants, fellows, scholars, graduate interns/trainees, and Post-doctoral Fellows/Trainees receive a stipend rather than wages and are not eligible to participate.</p> <p>For more information see the WDC web site at www.wdc457.org.</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. Under age 50 contribution limit: \$16,500 Age 50 & over contribution limit: \$22,000</p>	<p>Pre-tax salary reductions that defer income taxes. Fee based on account balance.</p>	<p>0%</p>

EPIC DENTAL AND EXCESS MAJOR MEDICAL & AD&D INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All appointees eligible for State Group Health Insurance. Must apply within 30 days of initial eligible University appointment. Coverage begins first of month on/after the Benefits Office receives timely application.</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 \$1,000 per person per year after a \$75 per person deductible is satisfied. Benefits include \$10,000 Accidental Death & Dismemberment insurance. Includes coverage in EyeMed Vision Discount program.</p>	<p>100% of monthly premium: \$16.70 Employee \$33.40 Employee +1 \$50.10 Family</p>	<p>0%</p>

DENTAL INSURANCE: ANTHEM DENTALBLUE SUPPLEMENTAL, PPO AND HMO

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All appointees eligible for State Group Health Insurance. Must apply within 30 days of employment. Coverage begins the first of the month on/after the Benefits Office receives timely application.</p> <p>Once enrolled, must remain covered until the end of the calendar year. Must submit an application by December 1st 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>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.</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: <i>Supplemental Plan:</i> \$16.59, \$33.19, \$49.80 <i>PPO</i> \$23.51, \$47.01, \$77.56 <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

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>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. Once enrolled, must remain covered until the end of the calendar year. Must submit an application by December 1st 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. \$5.24 Employee \$10.49 Employee + spouse/DP \$11.23 Employee + child(ren) \$17.93 Employee + family</p>	<p>0%</p>

UNIVERSITY INSURANCE ASSOCIATION (UIA) LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Coverage is mandatory, by action of the Board of Regents, for eligible appointees with base salary of at least \$2,372.00 per month, indexed annually. Coverage begins either November 1 or April 1. No application is required.</p>	<p>Decreasing term life insurance, beginning at benefit level of \$60,000. Includes a living benefit.</p>	<p>\$24.00 per year</p>	<p>0%</p>

ACCIDENTAL DEATH & DISMEMBERMENT LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All appointees eligible for State Group Health Insurance. May enroll at any time. Coverage becomes effective on or after the first of the month on/after the Benefits Office receives the application unless a later date is requested.	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&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 appointees eligible for immediate or future state contribution to the State Group Health Insurance. Must apply within 30 days of initial eligible university employment. Coverage begins on the first of the month on/after the Benefits Office receives timely application . Late enrollment requires medical evidence of insurability.	Initially, employees may select coverage amounts of \$5,000, \$10,000 or \$20,000 for themselves, \$5,000 or \$10,000 for spouses 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. Effective May 1, 2010, employees will also be able to select an initial coverage amount of \$15,000. Participants will have an annual 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 appointees 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 application . Late enrollment requires medical evidence of insurability.	Decreasing term insurance, coverage amount based on age, ranges from \$25,000 for employees under age 35 decreasing to \$3,000 for employees over age 64.	100% of premium : Cost and coverage based on age.	0%

LONG-TERM CARE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Most appointees may apply at any time , subject to medical underwriting. Spouses, domestic partners and parents of appointees may also apply. Research Assistants, fellows, scholars, graduate interns/trainees, and Post-doctoral Fellows/Trainees are not eligible to enroll. For further information, visit the ETF website	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
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

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 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.	0%	100% of program costs

VACATION

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Non represented employees. Represented employees.	None. Refer to applicable collective bargaining agreement.	N/A	N/A

SICK LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Non represented employees. Represented employees.	None. Refer to applicable collective bargaining agreement.	N/A	N/A

HOLIDAYS

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All appointees.	Up to nine legal holidays.	0%	100% of benefits

OTHER PAID LEAVE

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

CAREER-RELATED EDUCATION REIMBURSEMENT

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Employees with appointments of half time or more, upon approval.	Based on campus reimbursement policy and availability of funding, limited tuition and fee reimbursement is available.	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 [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.

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

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