NEW
FACULTY/INSTRUCTIONAL
ACADEMIC STAFF
EMPLOYEE BENEFITS
OVERVIEW

- Benefits Enrollment Deadlines
  - eBenefits Enrollment
  - Health Insurance
  - Supplemental Policies
  - Resources
Benefit Enrollment
When/how can I enroll?

- Most enrollment elections must be submitted within 30 days of initial hire date
  - Example—Start date 08/19/2019; Benefit enrollment due by 9/18/2019
- Next (limited) enrollment opportunity: October 2019
- Only certain changes allowed during the year
  - Within 30 days of a Life Event - Example: marriage, birth, divorce, job change
- eBenefits Self Service – UW System Portal
# State Group Health

## Plans & Rates (Full Time)

<table>
<thead>
<tr>
<th>Health Plans/Access Plan</th>
<th>HDHP Health Plans / HDHP Access Plan</th>
<th>Provider Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>With Employer Contribution</td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>Health Plans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td>$88</td>
<td>$219</td>
</tr>
<tr>
<td>No Dental</td>
<td>$85</td>
<td>$211</td>
</tr>
<tr>
<td>Access Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td>$266</td>
<td>$664</td>
</tr>
<tr>
<td>No Dental</td>
<td>$263</td>
<td>$656</td>
</tr>
</tbody>
</table>

## Opt Out Incentive

- **$2,000 annual opt out incentive from the UW if you opt-out of State Group health insurance**
- Opt out is prorated per pay period
## State Group Health
### Coinsurance & Standard Plans Summary

<table>
<thead>
<tr>
<th>Service</th>
<th>IYC Health Plans</th>
<th>IYC Access Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative care plan coverage</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Annual Deductible (you pay before plan coinsurance begins): Individual/Family</td>
<td>$250/$500</td>
<td>$250/$500</td>
</tr>
<tr>
<td>Coinsurance - Most medical services</td>
<td>Plan pays: 90%</td>
<td>Plan pays: 90%</td>
</tr>
<tr>
<td></td>
<td>You pay: 10%</td>
<td>You pay: 10%</td>
</tr>
<tr>
<td></td>
<td>(after deductible)</td>
<td>(after deductible)</td>
</tr>
<tr>
<td>Office Visit Copays</td>
<td>Copayment $15 Primary/$25 Specialty</td>
<td>Copayment $15 Primary/$25 Specialty</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum: Individual/Family</td>
<td>$1,250/$2,500</td>
<td>$1,250/$2,500</td>
</tr>
</tbody>
</table>
Health Systems In Network

Network Health

Major Health Systems:
- Froedtert Health
- Medical College of Wisconsin
- Children’s Hospital of Wisconsin
- Columbia St. Mary’s/Ascension
- Wheaton Franciscan/Ascension
- Prevea Health
- Bellin Health Systems
- Thedacare Health System

WEA Trust – East

Major Health Systems:
- Aurora Health Care
- Columbia St. Mary’s/Ascension
- Wheaton Franciscan/Ascension
- Prevea Health
- Bellin Health Systems
- Thedacare Health System
State Group Health
HDHP/HSA Plan Features

- Lower employee contributions → higher out-of-pocket costs
  - Annual Deductible must be met before health plan starts to pay benefits:
    - $1,500 / Single IYC HDHP (Access HDHP - $1,500 / in-network)
    - $3,000 / Family IYC HDHP (Access HDHP - $3,000 / in-network)

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Total Contribution Limit = (Employee + Employer)</th>
<th>Employee Limit</th>
<th>Employer Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$3,500*</td>
<td>$2,750</td>
<td>$750</td>
</tr>
<tr>
<td>Family</td>
<td>$7,000*</td>
<td>$5,500</td>
<td>$1,500</td>
</tr>
</tbody>
</table>
Prescription Drug Coverage
• Administered by **Navitus** Health Solutions
  ▪ Navitus sends separate ID card to present for prescriptions
  ▪ **Four Levels** of Prescription Co-Payments (30-day supply)

Uniform Dental Coverage
• Administered by Delta Dental – opt in or out
• Covers 93% of Dentist in Wisconsin
• Coverage for basic services: cleanings, x-rays, fillings
• Additional dentals needs – supplemental dental
Flexible Spending Accounts (FSA)

- Administered by TASC
  - Healthcare FSA – Max $2,650
  - Dependent Day Care FSA – Max $5,000
  - Limited Purpose FSA (HDHP/HSA enrollees ONLY)
  - You don’t use it, you lose it - $500 carryover
Supplemental Policies

- Delta PPO Select or Delta Dental PPO Select Plus Coverage for Major Dental Services

- VSP – Vision Service Plan
  - Coverage for glasses, contacts, eye exam
- State Group Life
- Individual & Family Life Insurance
- UW Employees Inc.
- Accidental Death & Dismemberment (AD&D)
<table>
<thead>
<tr>
<th><strong>Faculty/ Academic Staff ONLY</strong></th>
<th><strong>University Insurance Association (UIA)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial enrollment period</td>
<td>Automatic enrollment (if eligible based on annual review of compensation; currently $2,734)</td>
</tr>
<tr>
<td>Who can be covered?</td>
<td>FA/AS/LI Employees Only</td>
</tr>
<tr>
<td>Employee coverage amount</td>
<td>Coverage based on age</td>
</tr>
<tr>
<td>How much coverage is available for my family?</td>
<td>None</td>
</tr>
<tr>
<td>Cost?</td>
<td>$24 annually (Deducted once in Fall)</td>
</tr>
</tbody>
</table>
Faculty, Academic Staff & Limited Employees

- Sick Leave:
  - 176 hours for use during 1st 18 months of employment (Initial Entitlement); 96 hours/fiscal year, thereafter
  - Accumulates without limit

*These allocations and earnings are subject to proration if less than 100% total appointment*
Income Continuation Insurance
(Short & Long-Term Disability)

- Provides up to 75% of gross base wages as replacement income if you are unable to work due to illness or disability
- You must select a waiting period of 30, 90, 125 or 180 days.
<table>
<thead>
<tr>
<th>Employee Required Contributions (as a % of salary)*:</th>
<th>Employer Required Contributions (as a % of salary)*:</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019 6.55% -- for all except Executives</td>
<td>2019 - 6.55% -- for all except Executives and Protectives</td>
</tr>
<tr>
<td>Deductions taken on a pre-tax basis for state and federal tax purposes</td>
<td>9.40% — Protective (e.g. police officer) w/ Social Security <em>(employer also pays to fund duty disability program)</em></td>
</tr>
</tbody>
</table>

5 Year Vesting Requirement
Supplemental Retirement Savings

- Two supplemental retirement savings plans
  - Tax Sheltered Annuity (TSA) – 403(b)
  - Wisconsin Deferred Compensation (WDC) – 457(b)

- Pre-tax and Roth Option post-tax options available

- 2019 annual plan contribution maximums
  - Under age 50 - $19,000
  - Age 50 and older - $25,000
  - Can contribute maximum to both plans
Benefit Review Sessions

Friday, September 6, 9:00am-11:00am
Friday, September 13, 9:00am-11:00am
Engelmann Hall Room 105

Register for a Benefits Review at the HR Website:

https://uwm.edu/hr/benefits/reviews/

Attendance strongly encouraged
Benefit Walk in Sessions

- Thursday, August 29 – 9:00am-4:00pm
- Tuesday, September 17 – 9:00am-4:00pm
- Wednesday, September 18 – 9:00am-4:00pm

Located in Engelmann Hall Room 122/124

eBenefits Lab

- Wednesday, September 18 – 9:00am-4:00pm

Located in Engelmann 242/248
Benefit Resources

- Benefits office
  - Location—Engelmann Hall, Room 125
  - Business hours
    - Monday–Friday, 7:45am-4:30pm
  - Phone—414-229-5353
  - Email—benefits@uwm.edu
Thank you for your attendance!

QUESTIONS?

Best wishes with your career here at UWM!