

**UNIVERSITY OF WISCONSIN-MADISON / UW MEDICAL FOUNDATION
2009 FULL-TIME PHYSICIAN BENEFITS SUMMARY**

Benefit	UW-MADISON		UWMF	
	Description	Physician Cost	Description	Physician Cost
Health Insurance	<p>Must apply within 30 days from first day of WRS covered employment. Employer contributes from first full month.</p> <p>Coverage begins on or after the first of the month on or after receipt of application.</p>	Physician pays for monthly premium after employer pays portion.	N/A	N/A
Supplemental Dental Insurance	<p><i>BlueCross/BlueShield.</i> Must apply within 31 days from first day of WRS covered employment. Provides coverage beyond the basic preventive coverage included with most health plans. Coverage begins the first of the month on or after receipt of application. Includes domestic partner coverage.</p>	Physician pays monthly premium for optional plan.	<i>Delta Dental.</i> Coverage begins on date of hire. Must enroll within first 30 days of employment. Coverage is available for single, family, and domestic partner.	Physician pays monthly premium for optional plan.
Supplemental Dental & Excess Medical Insurance	<p><i>Epic.</i> Must apply within 31 days from first day of WRS covered employment.</p> <p>Coverage begins the first of the month on or after receipt of application.</p>	Physician pays entire monthly premium.	N/A	N/A

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Vision Insurance	<i>OptumHealth</i> (formerly Spectera). Must enroll within 30 days from first day of WRS covered employment. Provides vision exams, glasses, frames, and contact lenses. Coverage is effective the 1 st of the month on or after receipt of application. Family coverage includes domestic partner.	Physician pays monthly premium after employer pays portion.	N/A	N/A
Employee Reimbursement Account (ERA) – Mid-Year Enrollment	<i>ERA</i> . Must enroll within 30 days from first day of WRS covered employment. \$7,500 max for health care; \$5,000 max for dependent care. Coverage is effective the first of the month on or after receipt of application. Must re-enroll annually at open enrollment.	Physician makes entire pre-tax contribution.	<i>Health Care Flexible Spending</i> . Coverage begins 1 st of the month following 1 month of employment. Must enroll within 30 days of employment. \$5,000 maximum. Must re-enroll annually at open enrollment.	Physician makes entire pre-tax contribution.

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	Description	Physician Cost	Description	Physician Cost
Life Insurance	<p><i>University Insurance Association.</i> Mandatory coverage. Amount based on age. Decreasing-term policy.</p> <p>3 optional policies: <i>State Group Life, Individual / Family Term Life, and UW Employee Life Insurance.</i> Includes selective coverage amounts for you, your spouse, your eligible children, and domestic partner.</p>	<p>Physician pays \$24/year.</p> <p>Optional policy: Premium based on coverage and age. Physician pays entire monthly premium on most plans with the exception of the State Group Life plan, where physicians pays monthly premium after employer pay portion.</p>	<p>Mandatory coverage. \$500K group term life policy. Coverage begins on date of hire. Decreasing-term policy.</p>	<p>Physician pays any taxes on coverage above \$50,000 per IRS tax regulations.</p> <p>Option: Voluntary Employee Benefit Association (VEBA) is available to possibly reduce the taxable benefit. Physicians pays premium through payroll deduction. Physician still pays taxes, but often at a lower rate.</p>
Dependent Life Insurance	<p>Available under State Group Life individual/Family Term Life.</p>	<p>Physician pays monthly premium</p>	<p>Optional: May elect dependent life insurance of \$10,000 for spouse/domestic partner and \$5,000 per child. Not available if both spouses are UWMF faculty and eligible for the employee life insurance. If both spouses are UWMF faculty, only one may enroll in the coverage for children.</p>	<p>Physician pays \$0.93 per month, regardless of number of dependents.</p>

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Spouse Life Insurance	2 optional plans available: <i>State Group Life</i> and <i>Individual/Family Term Life</i> .	Physician pays entire premium.	Optional: Eligible on date of hire. \$50,000 of coverage. Additional \$50,000 optional coverage available with insurability (underwriting). If policy is waived at initial enrollment, insurability is required to add this coverage later. Not available if both spouses are UWMF faculty.	Physician pays entire premium. Cost for term life coverage is \$0.20 per month per \$1,000 of coverage. \$10/month for \$50K \$20/month for \$100K
Accidental Death & Dismemberment Insurance	Optional: No enrollment deadline. Coverage begins the date the application is received by employer. Coverage is available for spouse, children, and domestic partner.	Physician pays premium.	Included under Life Insurance.	N/A

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Malpractice Insurance	Per Occurrence based coverage. Premiums paid by employer. No PCF contributions required by physician. Handled by UW Risk Management.	None	N/A	N/A
Long Term Disability Insurance / Income Continuance Insurance (Long & Short Term)	Eligible after completion of 6 months WRS participation. Physician chooses waiting period of 30, 90, 125, or 180 days before benefits are payable. Covered at 75% up to \$4,000 per month. Supplemental coverage is available.	Physician pays portion of premium depending on coverage effective date and waiting period chosen.	Mandatory coverage. Eligible on date of hire. For first six months, both UW and UWMF salary covered at 66-2/3%. After six months, only UWMF salary is covered at 66-2/3%. 90-day waiting period. Non-taxable.	Physician pays premium. Cost is \$2.30 /\$100 of benefit per month.
Basic Wrap Disability	N/A	N/A	Mandatory coverage. Allows an additional \$500 of benefit per month. Coverage discontinues at age 65. Must have 75% appointment or greater to be eligible. Occupation specific coverage.	Physician pays premium. Cost is based on age and income.

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Supplemental Wrap Disability	N/A	N/A	Optional. Covers own occupation. Coverage amount varies. Provides back-to-work benefits. Coverage discontinues at age 65. Must have at least 75% appointment to be eligible.	Physician pays premium. Cost is based on age and income.
Long-Term Care Insurance	Short and long term care, including assisted living, community-based care, and nursing home care.	Physician pays 100% of premium.	Short and long term care, including assisted living, community-based care, and nursing home care. Coverage is medically underwritten. Eligible date of hire.	Physician pays 100% of premium.
Retirement Plans	<i>WRS</i> : State of Wisconsin contributes 10.9% of medical school base salary annually. Retirement benefit calculated based on age, years of service, and salary or money purchase calculation, whichever provides a higher benefit.	N/A	<i>Money Purchase Pension Plan</i> . Eligible on date of hire. Irrevocable election from date of hire through end of employment. Must enroll at time of hire. Lowers taxable income. Can elect a minimum of 5% to a maximum 25% or annual IRS maximum dollar amount.	Physician makes entire contribution.

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Tax Sheltered Annuity Retirement Plan	403(b) Plan. Can enroll at any time. Can elect up to 100% of UWMS paycheck with a cap of \$15,500 annually, plus catch up if at least age 50. Lowers taxable income. Catch up contributions can also be made with 15 years of UW service. Can contribute maximum amount to 403(b) plan without effecting 457 plan.	Pre-tax salary reduction that defers income taxes. Annual \$9.00 administrative fee. Vendor charges may apply.	N/A	N/A
Wisconsin Deferred Compensation	457 Plan. Can enroll at any time. Can elect up to 100% of UWMS paycheck or a maximum of \$15,500 annually. Lowers taxable income. Can contribute maximum amount to 457 plan without effecting 403(b) plan.	Pre-tax salary reductions that defer income taxes. Fee based on account balance	N/A	N/A

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Paid Time-Off	<p><i>Vacation:</i> 22 days received every July (prorated to FTE).</p> <p><i>Sick Time:</i> Initially receive 22 days, then after 18 months of employment 1 day per month. Both prorated if less than a full-time appointment. Unused sick leave can be used at retirement to pay health insurance premiums.</p>	N/A	N/A	N/A
Holidays	Nine days legal holidays. Annual (12 month) appointments also receive 36 hours of personal time per year (prorated for part-time).	N/A	N/A	N/A
Family Medical Leave	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.	N/A	May take up to 12 weeks of unpaid, job protected leave each year for specified family and medical reasons.	N/A

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Parental Leave	See FMLA.	N/A	<p>May be taken for the birth or adoption of a child, or placement of a foster child. Must be employed by UWMF for at least one year (minimum of 1000 hours worked) to utilize benefit.</p> <p>Amount of leave time follows FMLA guidelines up to 12 weeks during a 12-month period. Leave policies vary among department/section compensation formulas. Physician should discuss payment of leave with their department administrator.</p>	N/A
Sabbatical	Must complete 6 full years of UW System Service. 100% of pay for one semester; up to 65% of pay for full year sabbatical.	N/A	N/A	N/A

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Military Leave	Job protected leave for active duty or required field training. May take unpaid leave for periods of 30 days per year.	N/A	N/A	N/A
Corporate Discounts	N/A	N/A	Special discounts available from a variety of area vendors. For a complete list, visit U-Connect: Departments UWMF > Human Resources > Benefits > Corporate Discounts and Perks	
CME Allowance	Per Department Policy	N/A	N/A	N/A

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Tuition Reimbursement	Approval of reimbursement must be made by the department, Medical School Human Resources, and the campus (APO/CPO) before the semester begins. For information regarding tuition reimbursement, go to Chapter 12 of either Classified Personnel Policies and Procedures or Unclassified Personnel Policies and Procedures at www.ohr.wisc.edu .	N/A	N/A	N/A
Relocation Reimbursement	Per Department Policy	N/A	N/A	N/A

Additional information on the UW Medical School benefits can be found at <http://www.bussvc.wisc.edu/ecbs/emp-info.html>

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