

UW SCHOOL OF MEDICINE & PUBLIC HEALTH / UW MEDICAL FOUNDATION
2017 PHYSICIAN BENEFITS SUMMARY

Benefit	UWSMPH		UWMF	
	Description	Physician Cost	Description	Physician Cost
Supplemental Dental Insurance	<i>Dental Wisconsin.</i> Must apply within 30 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.	Physician pays monthly premium. <i>See attached Dental Plan Comparison sheet.</i>	<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. Family: \$114.39 Single: \$40.24
Supplemental Dental & Excess Medical Insurance	<i>Epic Benefits+.</i> Must apply within 30 days from first day of WRS covered employment. Includes dental, vision, AD&D, and in-/out-patient benefits. Coverage begins the first of the month on or after receipt of application.	Physician pays monthly premium. <i>See attached Dental Plan Comparison sheet.</i>	Not offered by UWMF	
Vision Insurance	<i>VSP.</i> Must enroll within 30 days from first day of WRS covered employment. Provides a vision exam, glasses, frames, and contact lenses. Coverage is effective the first of the month on or after receipt of application.	Physician pays monthly premium. EE: \$6.54 EE + SP/DP: \$13.08 EE + Children: \$14.73 Family: \$23.54	Not offered by UWMF	

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Flexible Spending Accounts	Must enroll within 30 days from first day of WRS covered employment. Health Care (\$2,550 max) and Dependent Care (\$5,000 max) accounts available, as well as a Limited Purpose FSA for those enrolled in the HDHP. Coverage is effective the first of the month on or after receipt of application. Must re-enroll annually during open enrollment.	Physician makes entire pre-tax contribution.	Coverage begins the first of the month following one month of employment. Must enroll within 30 days of employment. Health Care (\$2,550 max) account available - no Dependent Care account. Must re-enroll annually during open enrollment.	Physician makes entire pre-tax contribution.
Life Insurance	<p>University Insurance Association. <u>Mandatory coverage.</u> Amount based on age. Decreasing-term policy.</p> <p>State Group Life, Individual / Family Term Life, and UW Employee Life Insurance. Optional coverage. Includes selective coverage amounts for you, your spouse, your eligible children, and domestic partner.</p>	<p>Physician pays annual premium of \$24.</p> <p>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 pays portion.</p>	<p>The Hartford. <u>Mandatory coverage.</u> \$500K group term life policy. Coverage begins on date of hire. Decreasing-term policy. Includes Accident Death and Dismemberment. Accidental Death benefit provides an additional \$500K in benefit.</p>	<p>Physician pays taxes on coverage above \$50,000 per IRS tax regulations.</p> <p>Option: Voluntary Employee Benefit Association (VEBA) is available to reduce the taxable benefit. Physicians pays premium through payroll deduction. Physician pays taxes, but often at a lower rate.</p>

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Dependent Life Insurance	Available under State Group Life individual / Family Term Life.	Physician pays monthly premium.	<i>The Hartford.</i> Provides \$10,000 benefit for spouse/domestic partner and \$5,000 for each 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.	Physician pays monthly premium of 93 cents regardless of number of dependents.
Spouse Life Insurance	<i>State Group Life and Individual/Family Term Life</i>	Physician pays monthly premium.	<i>The Hartford.</i> Eligible on date of hire. Provides \$50,000 in benefit for spouse/DP. An additional \$50,000 optional coverage is available with evidence of 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 monthly premium. Cost for term life coverage: \$10/month for \$50K \$20/month for \$100K
Accidental Death & Dismemberment Insurance	Coverage is effective the first of the month following 30 days of hire or first of the month following receipt of the application - whichever is later. Coverage is available for spouse, children, and domestic partner.	No enrollment deadline. Physician pays monthly premium.	Included under Life Insurance	No additional charge

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Malpractice Insurance	Per Occurrence based coverage. Premiums paid by employer. No PCF contributions required by physician. Managed by UW Risk Management.	No cost to physician.	Not offered by UWMF	
Income Continuance Insurance Long Term Disability Insurance	Income Continuation Insurance. Coverage begins the first of the month on or after receipt of application. Physician chooses waiting period of 30, 90, 125, or 180 days before benefits are payable. Covered at 75% of UWSMPH salary, up to \$4,000 per month. Supplemental coverage is available.	Physician pays monthly premium depending on monthly UWSMPH salary and waiting period chosen.	The Hartford. Mandatory coverage. Coverage begins on date of hire. UWMF salary is covered at 66-2/3%. 90-day waiting period. Non-taxable income. Occupation specific coverage.	Physician pays monthly premium. Cost is \$1.28 per \$100 of benefit per month.
Disability Wrap Insurance - Basic	Not offered by UWSMPH		Mass Mutual. Mandatory coverage. Must have 75% appointment or greater to be eligible. Provides an additional \$1,000 in benefit per month. 365-day waiting period. Occupation specific coverage, which discontinues at age 65.	Physician pays monthly premium. Cost is based on age and income.

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Disability Wrap Insurance - Supplemental	Not offered by UWSMPH		<i>Mass Mutual.</i> Must have 75% appointment or greater to be eligible. Provides up to an additional \$1,500 in benefit per month. 365-day waiting period. Occupation specific coverage, which discontinues at age 65.	Physician pays monthly premium. Cost is based on age and income.
Life Lock - Identity Protection <i>(only available to Physicians with a 37.5% appointment or greater)</i>	Not offered by UWSMPH		LifeLock works to safeguard your identity 24 hours a day 7 days a week. If you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery.	Physician pays premium. Deductions are post tax.
Long-Term Care Insurance	Short and long term care, including assisted living, community-based care, and nursing home care.	Physician pays monthly 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 monthly premium.
Tax Sheltered Annuity	<i>403(b) Plan.</i> Enroll at any time and elect up to 100% of UWSMPH salary with a cap of \$18,000 annually, plus catch up contribution of additional \$6,000 if at least age 50. Lowers taxable income. May contribute maximum amount to 403(b) plan without effecting 457 plan.	Pre-tax salary reduction that defers income taxes. Based on UWSMPH salary only.	Not offered by UWMF	

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Wisconsin Deferred Compensation	<i>457(b) Plan.</i> May enroll at any time and elect up to 100% of UWSMPH salary or a maximum of \$18,000 annually. Lowers taxable income. May contribute maximum amount to 457(b) plan without effecting 403(b) plan.	Pre-tax salary reductions that defer income taxes. Fee based on account balance	Not offered by UWMF	
Retirement Plan	<i>Wisconsin Retirement System (WRS).</i> State of Wisconsin contributes 6.8%, and employee contributes 6.8% of UWSMPH salary annually. Employee share is deducted on a pre-tax basis. Retirement income is based on years of service, age at retirement, and the average of highest three years of UWSMPH earnings or based on the total cash value of account, whichever is greater. There is a five year vesting requirement if hired on or after July 1, 2011 and have no WRS credible service prior to July 1, 2011. Vesting is immediate if you have WRS service prior to July 1, 2011.	Pre-tax salary reduction that defers income taxes.	<i>UWMF Physicians Retirement Plan - 401(a).</i> Eligible on date of hire regardless of appointment percentage. Plan allows a request to change your contribution level every five years. The initial period will be for a five-year timeframe starting 1/1/2017 through 12/31/2022. One of six contribution levels will be allowed: 0%, 5%, 10% 15%, 20% and 25%. Vesting is immediate.	Physician makes entire contribution.

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Paid Time Off	<p>Vacation: 22 (8-hour) days received every July (prorated to FTE). Carry over is allowed for up to one year.</p> <p>Sick Time: 22 (8-hour) days received on day of hire. After 18 months of employment, 1 day per month is accrued. Both prorated if less than a full-time appointment. Unused sick leave can be used at retirement to pay health insurance premiums. No accrual or carry over limits.</p> <p>Vacation and Sick Leave cover the UW salary only.</p>		<p>Paid Time Off is not offered to cover the UWMF salary for time away from the office. All Paid Time Off is available through the UW and covers the UW salary only for time away from the office.</p>	
Holidays	<p>Nine (8-hour) days legal holidays. Annual (12 month) appointments also receive 36 hours of personal time per year (prorated for part-time).</p>		<p>Paid Time Off is not offered to cover the UWMF salary for time away from the office. All Paid Time Off is available only through the UW and covers the UW salary only for time away from the office.</p>	

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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 for UW salary only.		May take up to 12 weeks of unpaid, job protected leave each year for specified family and medical reasons.	
Parental Leave	See FMLA above.		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 with a minimum of 1,000 hours. The total amount of leave time available is the FMLA guideline of up to 12 weeks during a 12 month period or the Wisconsin FMLA guideline of up to 6 weeks, if this leave begins within 16 weeks of the birth or placement. Payment for Parental Leave is 2/3 of the physician's monthly UWMF salary up to a \$15,000 maximum for a 6 week period. The remainder of the FMLA time/leave would be unpaid by UWMF.	

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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.		Not offered by UWMF	
Military Leave	Job protected leave for active duty or required field training. May take unpaid leave for periods of 30 days per year.		Not offered by UWMF	
CME Allowance	Per Department Policy		Not offered by UWMF	
Tuition Reimbursement	Reimbursement must be approved by the department, Medical School Human Resources, and the campus before the semester begins. For more information regarding tuition reimbursement visit www.ohr.wisc.edu/docs/EmployeeCourseworkTrainingProcedures.pdf		Not offered by UWMF	
Relocation	Reimbursed per Department Policy		Not offered by UWMF	

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