

Benefit Eligibility

Residents and Interns

All employees-in-training (residents & interns) are eligible for the benefits listed.

QUESTIONS?

**CONTACT A MEMBER OF THE
UW HEALTH BENEFITS TEAM!**

hr@uwhealth.org
(608) 263-6500

HEALTH & DENTAL INSURANCE

UWHC contributes approximately 90% of the total monthly premium for the IYC Health Plan. Applications for coverage are due within 30 days of employment and coverage is effective the 1st of the month following receipt of the application in Human Resources.

IT'S YOUR CHOICE (IYC) HEALTH PLAN

UWHC offers comprehensive health insurance coverage with the IYC Health Plan. Primary care office visit copays of \$15, and specialty care visit copays of \$25 are the patient's responsibility. The plan has an annual deductible of \$250 individual/\$500 family that applies to illness and injury related services beyond the office visit co-payment, after paying the deductible the patient is responsible for 10% coinsurance until meeting the out-of-pocket maximum \$1,250 individual or \$2,500 family. Routine, preventive services are covered 100% as required by federal law.

IYC ACCESS HEALTH PLAN

The IYC Access Health Plan is a Preferred Provider Plan with a nationwide network of providers. The plans is administered by WPS Medical Management Program. In exchange for the increased flexibility in medical providers, the monthly premium for the IYC Access plan is considerably higher. Benefits are payable at a higher level when an In-Network provider is used.

For plan comparison information for these medical plans please go to <http://etf.wi.gov/members/IYC2017/et-2107cb.asp> to determine which plan and carrier best meet you and your family's needs.

PRESCRIPTION DRUG COVERAGE

Prescription coverage is provided through Navitus Health Solutions. Generic drugs are \$5 and all others are a percentage of the total cost of the drug. For additional information on this benefit please refer to <http://etf.wi.gov/members/IYC2017/et-2107phae.asp>

UNIFORM DENTAL BENEFITS

Health insurance can be elected with or without preventive and basic dental coverage. Health insurance premiums are listed with and without dental benefits insurance (an additional cost of \$3 for single coverage and \$8 for family). The plan has a \$1,000 annual dental benefit per person. Coverage includes two cleanings per year as well as fillings. Orthodontia is covered at 50% for children to age 19 up to a lifetime maximum of \$1,500. You must use Delta Dental providers.

The 2017 premiums are shown below:

Insurance Type	Coverage Level	With Dental*	Without Dental*
IYC Health Plan	Single	\$45.50	\$42.50
	Family	\$113.50	\$105.50
IYC Access Health Plan	Single	\$134.50	\$131.50
	Family	\$336	\$328

PAID TIME OFF

Employees in Training may be eligible for some paid time off benefits that are administered through their department. Please check with your department manager for details.

SUPPLEMENTAL DENTAL AND VISION PLANS

SUPPLEMENTAL DENTAL INSURANCE (DELTA DENTAL)

Employees may elect a supplemental dental plan that, with a \$25 single/\$50 family annual deductible, covers diagnostic and preventive services at 100%, basic services at 80%, major services at 50% and orthodontic services for eligible dependents at 50% (up to a lifetime maximum benefit of \$1,250). The plan has an annual benefit maximum of \$1,000 per person. Coverage begins on the 1st of the month following receipt of application. Employees may enroll later but will have a 12-month waiting period on basic, major and a 24-month waiting period for orthodontic services.

SUPPLEMENTAL VISION INSURANCE (VSP)

Employees may elect a supplemental vision plan that covers an annual eye exam with a \$15 copay, an allowance of \$130 for lenses every 12 months and frames every 24 months with a \$25 copay, or contacts (up to \$130) every 12 months in lieu of lenses and frames. KidsCare Program—allows two exams per year, impact resistant lenses, lenses replaced as needed and frames replaced annually with a \$25 co-pay. Use of specific participating providers required.

Please note this is a summary only. Any conflict between the summary and the contracts will be determined by the contract.

Employees-in-Training (Residents & Interns) Benefit Summary 2017

EPIC BENEFITS+

Employees may elect a supplemental dental and vision coverage, a hospital/surgery benefit and an accidental death and dismemberment benefit. EPIC Benefits+ is administered by EPIC Life Insurance Company. EPIC Benefits+ is intended to supplement, not replace, your other insurance coverage. Enrollment forms must be returned to UW Health Human Resources within 30 days of your hire date. Coverage begins on the 1st of the month following receipt of application.

MONTHLY EMPLOYEE PREMIUMS

Benefit Plan	Single	Employee + Spouse/DP	Employee+Child(ren)	Family
Supplemental Dental (Delta Dental)	\$20.92	\$40.86 (employee + 1 dependent)		\$64.54
Supplemental Vision (VSP)	\$6.54	\$13.08	\$14.73	\$23.54
EPIC Benefits+ with vision discount	\$21.56	\$43.12	\$43.12	\$64.68
EPIC Benefits+ with vision insurance	\$25.60	\$50.24	\$50.24	\$75.16

LIFE INSURANCE

SUPPLEMENTAL LIFE INSURANCE

UWHC offers three additional life insurance products that offer term life and accidental death and dismemberment benefits for an employee, spouse/domestic partner and eligible dependents. These programs are completely funded by the employee. There are no UWHC contributions to these plans. You may enroll in the AD&D plan at anytime.

EMPLOYEE REIMBURSEMENT ACCOUNTS (FLEXIBLE SPENDING)

Employees are eligible to participate in a **Dependent Care Flexible Spending Account** to set aside up to \$5,000 in pre-tax dollars for dependent care.

Employees may also enroll in a **Health Care Flexible Spending Account** to set aside up to \$2,550 in pre-tax dollars for non-covered medical and dental expenses. The plan allows carryover for up to \$500 to the next benefit year.

Employees enrolling in the HDHP option are not eligible to participate in the health care flexible spending account because they will be participating in the required Health Savings Account (HSA). The HSA also allows participants to set aside pre-tax dollars to pay for medical and dental expenses. In addition to the HSA, HDHP participants may also enroll in the **Limited Purpose Flexible Spending Account (LPFSA)** to save additional pre-tax funds for eligible expenses. LPFSA funds may be used for post-deductible medical expenses rather than using HSA funds, or if HSA funds are exhausted. The maximum contribution amount is \$2,550.

The **Transit Account** allows employees to use pre-tax dollars to pay for eligible mass transit expenses related to your commute to and from work. The **Parking Account** lets you pay for eligible parking expenses at your place of employment with pre-tax funds. **Please note: Employees who park in UW lots are not eligible for this benefit as parking deductions are already deducted on a pre-tax basis.** Changes to these accounts can be made at any time and both accounts offer unlimited carryover between plan years.

Employees have a 30-day deadline to enroll in these benefits, coverage will begin the first of the month on or after submission of the enrollment form.

DOMESTIC PARTNER

UW Health seeks to promote acceptance of diversity in all dimensions. In light of this goal, the benefits provided to domestic partners, both same and opposite-sex, are the same benefits provided to spouses of legally married employees.

To establish a domestic partnership for benefits, you must meet the eligibility criteria for domestic partnership and submit a completed and notarized Affidavit of Domestic Partnership (ET-2371) to ETF. ETF will acknowledge your affidavit with a letter and provide you with the date of your established domestic partnership. Please review U-Connect or contact UW Health Human Resources for additional information regarding adding your Domestic Partner.

RETIREMENT PLANS

SUPPLEMENTAL RETIREMENT PLANS

Employees are eligible to participate in both the Wisconsin Deferred Compensation (WDC) 457 and Tax Sheltered Annuity (TSA) 403(b) plans. Both plans allow employees to make pre-tax supplemental retirement savings contributions. The WDC 457 plan also offers a Roth option that allows employees to make post-tax retirement savings contributions. Employees under the age 50 may contribute up to \$18,000 to each plan in 2017. Employees who will be age 50+ by the end of the calendar year may contribute up to \$24,000 to each plan in 2017. Employees may enroll in these plans and change contribution levels at any time. There are no UWHC contributions for these plans.

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BUS PASSES

UWHC employees are eligible for the UW Employee Bus Passes through UW Transportation Services. UWHC covers the bus pass at 100% for its employees. For more information visit [U-Connect](#).

LEARNING & DEVELOPMENT SERVICES

Are you interested in learning, developing your skills, and expanding your knowledge? Would you enjoy meeting other UW Health employees and hearing new perspectives? Our service offerings are continuously expanding to include learning sessions and a resource library covering a variety of topics including team and individual development, computer/technical skills, supervisory or management development, tools for new employees, and organizational learning. You are eligible immediately. Session attendance is paid time and requires supervisor approval. To explore the learning opportunities available to you, visit **U-Connect**. Visit **U-Connect** often, as it is continuously being updated.

WELLNESS PROGRAM

UW Health's Wellness Options at Work Program offers and promotes activities, education and resources to all UW Health faculty and staff, and supports them in changing behaviors and making healthier choices. The program's activities and educational resources offer to help to manage stress, refrain from tobacco use, increase physical activity, reach and maintain a healthy weight, manage alcohol and drug addictions, maintain good nutrition and improve general health. Visit **U-Connect** for information on current programs and resources.

HI-5

Perhaps a co-worker has made a difference in your day by doing something special. There is a quick and easy way to say "thanks" or give someone a pat on the back. The Hi-5, was created for this purpose and allows employees/physicians to send a note of thanks or congratulations to a fellow co-worker. The employee/physician wishing to send this type of recognition simply needs to log on to **U-Connect**, find their co-worker in the online directory, and select the Hi-5 tool. Both the co-worker and the co-worker's manager (via carbon copy) will receive an email which, upon opening, reveals the Hi-5 note.

THANKS FOR CARING RECOGNITION PROGRAM

Thanks for Caring is a recognition program is designed to reward UW Health staff who exemplify behaviors guided by one or more of our UW Health Values with on-the-spot recognition. UW Health managers have access to this recognition program and can reward employees with a Thanks for Caring branded thank you card and/or small gift.

EMPLOYEE ASSISTANCE PROGRAM

Effective immediately upon employment, all UW Health employees have access to LifeMatters, our employee assistance and work/life program. LifeMatters is designed to be a confidential source of information and assistance to help employees *and their families*, including but not limited to legal assistance, financial resources, child care and counseling services. For more information, call: 1-800-634-6433 or visit mylifematters.com (password: UWH1)

CASHLESS CONVENIENCE

Cashless Convenience is available to all UW Health employees and allows staff to make cash-free/credit-care free purchases through Payroll deductions using their UW Health ID badge. Cashless Convenience can be used at pharmacy locations, food service locations and gift shops throughout UW Health. For more information, visit [U-Connect](#).

CORPORATE DISCOUNTS

UW Health offers a wide variety of discounts to area vendors such as restaurants, fitness clubs, car care facilities & Wisconsin Dells. Visit the **U-Connect** page to view all of the corporate discounts available and request coupons.

CARE.COM

Care.com is the largest and fastest growing service for people to get connected with providers for child care, senior care, pet care, housekeeping, tutoring and more!

Care.com provides pre-screened profiles of providers, monitored messaging, and access to background checks, recorded references, and educational information on interviewing process.

There is no cost to join as UW Health pays the membership fee, you are responsible for covering costs of care providers you may hire. Visit **U-Connect** for additional information on how it can assist you in managing your career and personal responsibilities. Sign up by going to www.care.com/uwhealth. You will need to use your **computer login username (abc123)** as your unique ID.