

## Benefit Eligibility

### Residents and Interns

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

For questions, contact the HR Service Center  
[Ask HR form](#) or call  
608-263-6500

### HEALTH & DENTAL INSURANCE

UWHealth 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

UWHealth offers comprehensive health insurance coverage with the IYC Health Plan. Routine, preventive services are covered 100%.

- Primary care office visit copays of \$15 and specialty care visit copays of \$25 are patient's responsibility.
- 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.

#### IYC ACCESS HEALTH PLAN

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

#### 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.

#### PREMIUM INFORMATION

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

For plan comparison information for these four medical plans please go to <http://www.etf.wi.gov/members/IYC2018/et-2107cb.asp> to determine which plan and carrier best meet you and your family's needs.

#### PRESCRIPTION COVERAGE

Prescription coverage is provided through Navitus Health Solutions. Those in HDHP pay 100% of cost until medical deductible met. For additional information on this benefit please refer to <http://etf.wi.gov/members/IYC2018/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. There are no major/restorative services. You must use Delta Dental providers (no out-of-network coverage). The same Uniform Dental benefits are offered across all 4 of the health plans. Additional information at <http://etf.wi.gov/members/IYC2018/et-2107epa.asp>

### 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 1<sup>st</sup> of the month following receipt of application.

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## SUPPLEMENTAL VISION INSURANCE (VSP)

Employees may elect a supplemental vision plan that covers an annual eye exam with a \$15 copay, an allowance of \$150 for lenses every 12 months and frames every 24 months with a \$25 copay, or contacts (up to \$150) every 12 months in lieu of lenses and frames. A KidsCare Program allows two exams per year, impact resistant lenses, lenses replaced as needed, frames replaced annually with a \$25 copay. Specific participating providers required.

## SUPPLEMENTAL DENTAL AND VISION, HOSPITAL/SURGICAL BENEFIT AND ACCIDENTAL DEATH AND DISMEMBERMENT (EPIC BENEFITS+)

Employees may elect a plan that offers supplemental dental, a hospital/surgery benefit, accidental death and dismemberment benefit with optional vision coverage.

- The dental benefit has a \$75 deductible and offers 50% coverage on major services to \$1,500 per year. This benefits is intended to supplement, not replace, your other insurance coverage. EPIC Benefits+ uses Delta Dental as its dental administrator and Davis Vision Network as its vision administrator.

## MONTHLY EMPLOYEE PREMIUMS

Benefit Plan	Single	Employee + Spouse	Employee + Child(ren)	Family
Supplemental Dental (Delta Dental)	\$20.92	\$40.86	\$40.86	\$64.54
Supplemental Vision (VSP)	\$6.54	\$13.08	\$14.73	\$23.54
EPIC Benefits+ without vision	\$21.38	\$42.76	\$42.76	\$64.14
EPIC Benefits+ with vision insurance	\$25.02	\$49.16	\$49.16	\$73.58

## 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 \$2,600 in pre-tax dollars for non-covered medical prescription, vision and dental/orthodontic expenses. The plan allows carryover for up to \$500 to the next benefit year. Participants will be provided with a debit card loaded with their annual election to make qualifying payments.

Employees enrolling in the HDHP option are not eligible to participate in the health care flex account because they will be participating in the required Health Savings Account (HSA). HDHP participants may also enroll in the **Limited Purpose Flexible Spending Account (LPFSA)** to save additional pre-tax funds. LPFSA funds may be used for medically necessary vision and dental expenses, as well as health care costs after your annual deductible has been met, rather than using HSA funds, or if HSA funds are exhausted. The maximum contribution amount is \$2,600.

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.

Coverage will begin the first of the month on or after submission of the enrollment form.

## DOMESTIC PARTNER

Domestic Partners are recognized for purposes of bereavement. A Domestic Partner Affidavit must be completed and be on file prior to an event occurring that may require one of these benefits.

## RETIREMENT PLANS

### SUPPLEMENTAL RETIREMENT PLANS

Employees are eligible to participate in both the Wisconsin Deferred Compensation (WDC) 457(b) and Tax Sheltered Annuity (TSA) 403(b) plans.

- Both plans allow employees to make pre-tax supplemental retirement savings contributions. The Wisconsin Deferred Compensation (WDC) also allows participants to make post-tax contributions.
- Participants age 50 or older by the end of the plan year may defer an additional catch-up contribution. This portion of the plan is subject to IRS regulations and may change in future plan years.
- Employees may enroll in these plans and change contribution levels at any time.
- There are no company contributions to these plans.

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

**For questions, contact the HR Service Center through an Ask HR form or by calling 608-263-6500.**

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## BUS PASSES

Cost assistance for those UW Health employees who use the Madison Metro Transit System as their primary means of transportation.

## 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.

- Eligible date of hire
- Session attendance is paid time and requires supervisor approval

## 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.

## HI-5

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 [uconnect](#), find their co-worker in the online directory, and select the Hi-5 tool.
- Both the co-worker and the co-worker's manager will receive an email which, upon opening, reveals the Hi-5 note.

## THANKS FOR CARING RECOGNITION PROGRAM

Thanks for Caring is a recognition program that 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

All UW Health employees have immediate 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-card 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.
- Enrollment is through [Service Now](#).

## CORPORATE DISCOUNTS

UW Health offers a wide variety of discounts to area vendors, such as restaurants, fitness clubs, car care facilities, and 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.
- No cost to join as UW Health pays the membership fee, you are responsible for covering costs of care providers you may hire. Sign up by going to [www.care.com/uwhealth](#). You will need to use your computer login username (ex. abc123) as your unique ID.