

Benefit Eligibility

50% - 100% appointment: **UWSMPH** – Full benefits

42% - 49% appointment: **UWSMPH** – Full benefits with higher premiums

0% - 20% appointment: **UWSMPH** – 403(b) & 457 plans, Flexible Spending only

UWMF – Full benefits unless otherwise indicated (75% for wraps)

UWMF – Physician Retirement Plan & Long-Term Care only; LifeLock (37.5%)

UWMF – Physician Retirement Plan & Long-Term Care only

***Status of **Clinical Instructor, Rehired Annuitant, and Emeritus** are eligible only for the UWMF Physicians Retirement Plan and Long-Term Care Insurance on the UWMF employment side (eligible for LifeLock at 37.5% appointment or greater). Eligible for UWSMPH benefits based on the appointment percentage listed above.*

Contact Information:

UW School of Medicine and Public Health
Departmental Onboarding Coordinator
(identified in appointment letter)

UW Health HR Service Center (UWMF employment)
608-263-6500
Ask HR uwhealth.service-now.com/uwh_hr_sp

Benefit	UWSMPH		UWMF	
	Description	Physician Cost	Description	Physician Cost
Health Insurance	State Group Health Insurance. Must apply within 30 days from first day of WRS covered employment. Coverage begins the first of the month on or after date of hire. Coverage includes basic vision. Plan can be elected with or without uniform dental, which provides coverage for preventive and diagnostic dental needs, as well as orthodontics for dependents up to age 19 (no major/restorative benefits). Wellness benefit of up to \$150 by meeting incentive requirements. Program offered through Well Wisconsin.	Physician pays monthly premium		
		Not offered by UWMF		
		Plan	With Dental	W/O Dental
		HMO Family	\$219.00	\$211.00
		HMO Single	\$88.00	\$85.00
		Access Family	\$664.00	\$656.00
		Access Single	\$266.00	\$263.00
		HDHP HMO Family	\$82.00	\$74.00
		HDHP HMO Single	\$33.00	\$30.00
		HDHP Access Family	\$527.00	\$519.00
HDHP Access Single	\$211.00	\$208.00		

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Benefit	UWSMPH		UWMF																	
	Description	Physician Cost	Description	Physician Cost																
Supplemental Dental Insurance	<p>Delta Dental. Must apply within 30 days from first day of WRS covered employment. Coverage begins the first of the month on or after date of hire. Provides coverage beyond the basic preventive coverage included with most health plans.</p> <p>Two options available:</p> <ul style="list-style-type: none">Delta Dental PPOSM Select PlanDelta Dental PPO Plus PremierTM Select Plus Plan <p>These plans are in addition to the Uniform Dental option available through the health insurance.</p>	<p>Physician pays monthly premium.</p> <p>Delta Dental PPOSM Select Plan</p> <table><tr><td>EE:</td><td>\$8.55</td></tr><tr><td>EE + SP/DP:</td><td>\$17.10</td></tr><tr><td>EE + Children:</td><td>\$11.54</td></tr><tr><td>Family:</td><td>\$20.52</td></tr></table> <p>Delta Dental PPO Plus PremierTM Select Plus Plan</p> <table><tr><td>EE:</td><td>\$16.19</td></tr><tr><td>EE + SP/DP:</td><td>\$32.38</td></tr><tr><td>EE + Children:</td><td>\$29.95</td></tr><tr><td>Family:</td><td>\$49.38</td></tr></table> <p>See attached Dental Plan Comparison sheet.</p>	EE:	\$8.55	EE + SP/DP:	\$17.10	EE + Children:	\$11.54	Family:	\$20.52	EE:	\$16.19	EE + SP/DP:	\$32.38	EE + Children:	\$29.95	Family:	\$49.38	<p>Delta Dental. Must enroll within first 30 days of employment. Coverage begins on date of hire. Coverage is available for single and family, including domestic partner coverage. Fully comprehensive dental plan that includes preventive/diagnostic and major/restorative care. Orthodontics offered for both dependents and adults.</p> <p>See attached Dental Plan Comparison sheet.</p>	<p>Physician pays monthly premium.</p> <p>Single: \$40.24 Family: \$114.39</p>
EE:	\$8.55																			
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Vision Insurance	<p>VSP. Must enroll within 30 days from first day of WRS covered employment. Coverage begins the first of the month on or after date of hire.</p> <p>Members and their covered dependents can receive annual eye exams and coverage allowances towards glasses or contact lenses following a copayment. For more information, please visit VSP's website or call 1-800-400-4569. stateofwiemployees.vspforme.com</p>	<p>Physician pays monthly premium.</p> <table><tr><td>EE:</td><td>\$6.38</td></tr><tr><td>EE + SP/DP:</td><td>\$12.76</td></tr><tr><td>EE + Children:</td><td>\$14.38</td></tr><tr><td>Family:</td><td>\$22.98</td></tr></table>	EE:	\$6.38	EE + SP/DP:	\$12.76	EE + Children:	\$14.38	Family:	\$22.98	Not offered by UWMF									
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Benefit	UWSMPH		UWMF	
	Description	Physician Cost	Description	Physician Cost
Flexible Spending Accounts	<p>Must enroll within 30 days from first day of WRS covered employment. Coverage begins the first of the month on or after date of hire. Vendor is TASC.</p> <p>Allows for monies to be deducted pre-tax from check to pay for out-of-pocket medical and dependent daycare expenses</p> <ul style="list-style-type: none"> • Health Care (\$2,650 max) • Dependent Daycare Care (\$5,000 max) • Limited Purpose FSA (\$2,650 maximum)* <p>*LPFSA available for those enrolled in the HDHP, in addition to the Health Savings Account</p> <p>Must re-enroll annually during open enrollment.</p>	Physician makes entire pre-tax contribution.	<p>Coverage begins the first of the month following one full month of employment. Must enroll within 30 days of employment. Vendor is Discovery Benefits.</p> <p>Allows for money to be deducted pre-tax from check to pay for out-of-pocket medical and dependent daycare expenses</p> <ul style="list-style-type: none"> • Health Care Medical Flex (\$2,650 max) account available. • Combination Flexible Spending Account (\$2,650 maximum)* <p><small>*CFSA available for those enrolled in the HDHP</small></p> • No Dependent Care flexible spending account offering. <p>Must re-enroll annually during open enrollment.</p>	Physician makes entire pre-tax contribution.
Health Savings Account	<p>Must enroll within 30 days from first day of WRS covered employment.</p> <p>Must enroll if enrolled in the High Deductible Health Plan through UWSMPH. Coverage begins the first of the month on or after date of hire. Must re-enroll annually during open enrollment.</p>	<p>Physician has the option to make pre-tax contributions to the HSA: Single coverage: \$3,500* Family coverage: \$7,000*</p> <p>*Includes employer contributions annually to HSA prorated based on date of hire and employer contributions to health plans: Single coverage: \$750 Family coverage: \$1,500</p>	Not offered by UWMF	

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Benefit	UWSMPH		UWMF	
	Description	Physician Cost	Description	Physician Cost
Life Insurance	<p>University Insurance Association. Mandatory coverage. Amount based on age. Decreasing-term policy.</p> <p>State Group Life, Individual / Family Term Life, and UW Employees Inc Life Insurance. Optional coverage. Includes selective coverage amounts for you, your spouse, and/or your eligible children.</p>	<p>Physician pays annual premium</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>Automatic Enrollment. Provides \$500,000 group term life policy. Coverage begins on date of hire. Decreasing-term policy. Includes Accidental Death and Dismemberment. Accidental Death benefit provides an additional \$500K in benefit. Coverage is administered by The Hartford.</p>	<p>Physician pays taxes on premium for coverage above \$50,000 per IRS tax regulations.</p> <p>Optional: Voluntary Employee Benefit Association (VEBA) is available to reduce the taxable benefit. Physician pays premium through payroll deduction. Physician pays taxes, but often at a lower rate. Premium is paid back to Physician by UWMF.</p>
Accidental Death & Dismemberment Insurance	<p>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 and/or children.</p> <p>Coverage includes: Identity Theft Protection through LifeStages Identity Management Services from CyberScout and critical burn and rehabilitation benefit.</p>	<p>No enrollment deadline.</p> <p>Physician pays monthly premium.</p>	Included under Life Insurance	No additional charge

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2019 PHYSICIAN BENEFITS SUMMARY

Benefit	UWSMPH		UWMF	
	Description	Physician Cost	Description	Physician Cost
Dependent Life Insurance	Available under State Group Life and Individual / Family Term Life plans.	Physician pays monthly premium.	Provides \$10,000 benefit for spouse/domestic partner and \$5,000 for each child. Spouse coverage not available if both spouses are UWMF faculty and eligible for the employee life insurance. If both spouses are UWMF employed, only one may enroll in the coverage for children. Administered by The Hartford.	Physician pays monthly premium of 93 cents regardless of number of dependents covered.
Spouse Life Insurance	Available under State Group Life and Individual / Family Term Life plans.	Physician pays monthly premium.	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 (medical underwriting). If policy is waived at initial enrollment, evidence of insurability is required to add this coverage later. Not available if both spouses are UWMF employed.	Physician pays monthly premium. Cost for term life coverage: \$10/month for \$50K \$20/month for \$100K
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	

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Benefit	UWSMPH		UWMF	
	Description	Physician Cost	Description	Physician Cost
Income Continuance Insurance Long-Term Disability Insurance	<p><i>Income Continuation Insurance.</i> Employee must elect coverage within the first 30 days of employment. Physician has option for coverage to begin the first of the month on or after receipt of the application (without employer contribution) OR the first of the month following one year of WRS service (with employer contribution). 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.</p>	Physician pays monthly premium depending on monthly UWSMPH salary and waiting period chosen.	<p><u>Automatic coverage.</u> Applies to UWMF income. Coverage begins on date of hire. UWMF salary is covered at 66 2/3 %. 90-day waiting period. Non-taxable income. Occupation-specific coverage. Administered by Gallagher Benefits.</p>	<p>Physician pays monthly premium. Cost is \$1.25 per \$100 of payroll per month.</p> <p>For questions, contact Gallagher Benefits at 608-274-8989.</p>
Disability Wrap Insurance - Basic	Not offered by UWSMPH		<p><u>Mandatory coverage.</u> Must have 75% appointment or greater to be eligible. Provides an additional \$1,000 in benefit per month for new hires. 365-day waiting period. Occupation specific coverage, which discontinues at age 65.</p>	<p>Physician pays monthly premium. Cost is based on age and income.</p> <p>For questions, contact Gallagher Benefits at 608-274-8989.</p>
Disability Wrap Insurance - Supplemental	Not offered by UWSMPH		<p>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.</p>	<p>Physician pays monthly premium. Cost is based on age and income.</p> <p>For questions, contact Gallagher at 608-274-8989.</p>

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Benefit	UWSMPH		UWMF	
	Description	Physician Cost	Description	Physician Cost
Life Lock – Identity Theft Protection	Identity Theft Protection through LifeStages Identity Management Services (CyberScout) if enrolled in the Accidental Death & Dismemberment Insurance		LifeLock. Must have a 37.5% appt or greater to be eligible. Includes reimbursement for stolen funds and coverage for personal expenses each with limits up to \$1 Million, & their Service Guarantee to provide for lawyers & experts if needed, to help resolve your case.	Physician pays monthly premium. Monthly Premiums <hr/> LifeLock Benefit Elite Employee Only: \$7.49 Family: \$14.99 LifeLock Ultimate Plus Employee Only: \$22.49 Family: \$44.98
Retirement Plan	Wisconsin Retirement System (WRS). State of Wisconsin contributes 6.55%, and employee contributes 6.55% of UWSMPH salary annually. Employee share 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.	UWMF Physicians Retirement Plan – 401(a). 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 the current five-year contribution cycle starting 1/1/2017 through 12/31/2021. One of six contribution levels will be allowed: 0%, 5%, 10% 15%, 20% and 25%. Vesting is immediate. UWMF Physicians Retirement Plan Investment Elections, if form not returned or returned blank, will be defaulted to the age appropriate Target Date Fund. Physicians can make changes to investment elections at any time.	UWMF makes retirement contributions on your behalf to an account established for you. You will have opportunity to request that UWMF assign you to a particular contribution category for the current period, but the final decision will be made by the Employer. If not completed within 7 days of hire, you will default to 10% for current 5-year Contribution Cycle Period with no ability to change.

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	Description	Physician Cost	Description	Physician Cost
Wisconsin Deferred Compensation	457(b) Plan. May enroll at any time and elect up to 100% of UWSMPH salary or a maximum of \$19,000 annually (2019 max). Lowers taxable income. May contribute up to the IRS maximum amount to 457(b) plan without effecting 403(b) plan.	Pre-tax salary reductions that defer income taxes. Fee based on account balance. No employer contribution.	Not offered by UWMF	
Tax Sheltered Annuity	403(b) Plan. Enroll at any time and elect up to 100% of UWSMPH salary with a cap of \$19,000 annually (2019 max), plus catch up contribution of additional \$6,000 if at least age 50. Lowers taxable income. May contribute up to IRS maximum amount to 403(b) plan without effecting 457(b) plan.	Pre-tax salary reduction that defers income taxes. Based on UWSMPH salary only. No employer contribution.	Not offered by UWMF	

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Benefit	UWSMPH		UWMF	
	Description	Physician Cost	Description	Physician Cost
Paid Time Off	<p>Vacation: 22 (8-hour) days received every July (prorated to FTE and date of hire). 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, 8 hours per 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. Please contact your Department Administrator on how it is handled departmentally.</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). Receive credit for working Legal Holidays.</p>		<p>Paid Time Off is not offered to cover the UWMF salary for time away from the office. Please contact your Department Administrator on how it is handled departmentally.</p>	

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Benefit	UWSMPH		UWMF	
	Description	Physician Cost	Description	Physician Cost
Family Medical Leave	After 12 months of service, 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. Leave requests are submitted through SMPH and they will provide us with approval/denial information.	
Parental Leave	See FMLA above.		May be taken for the birth or adoption of a child, or placement of a foster child. Must be a physician employed by UWMF for at least one year with a minimum of 1,000 hours. Total amount of leave time available is FMLA guideline of up to 12 weeks during a 12-month period or the WI FMLA guideline up to 6 weeks, if leave begins within 16 weeks of the birth or placement. Payment for Parental Leave is 2/3 of physician's monthly UWMF salary up to a \$25,000 max for a 6-week period. Remainder of the FMLA time/leave unpaid by UWMF.	
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	

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Benefit	UWSMPH		UWMF	
	Description	Physician Cost	Description	Physician Cost
Long-Term Care Insurance	Not offered by UWSMPH		Short and long-term care, including assisted living, community-based care, and nursing home care. Coverage is medically underwritten. Eligible date of hire. Can also enroll anytime.	Physician pays monthly premium. For questions or to enroll, contact Gallagher Benefit Group at 608-274-8989.
Malpractice Insurance	Per Occurrence based coverage. Premiums paid by employer. No PCF contributions required by physician. Managed by UW Health Risk Management.	No cost to physician.	Managed by UW Health Risk Management	
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 employees only. For more information visit www.ohr.wisc.edu/docs/EmployeeCourseworkTrainingProcedures.pdf		Not offered by UWMF	
Relocation	Reimbursed per Department Policy		Not offered by UWMF	
Additional Benefits	Employee Assistance Program through Employee Assistance Office. Call 608-263-2987 or email eao@mailplus.wisc.edu		Recognition programs, Corporate Discounts, Wellness Program, Care.com, Cashless Convenience, No Cost Bus Pass. See U-Connect for details.	

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2019 Physician Dental Benefits Plans Comparison

2019 Dental	State Uniform Dental (Combined with Health Ins.)	State Select Plan	State Select Plus Plan		UW Medical Foundation Delta Dental		
Network	Delta Dental PPO and Delta Dental Premier provider networks	Delta Dental PPO	Delta Dental PPO	Delta Dental Premier	Delta Dental PPO	Delta Dental Premier	Non-Contracted
2019 Premium Rates	Optional for 2019*						
Employee	\$3.00*	\$8.55	\$16.19		\$40.24		
Employee + Spouse	n/a	\$17.10	\$32.38				
Employee + Child(ren)	n/a	\$11.54	\$29.95				
Family	\$8.00*	\$20.52	\$49.38		\$114.39		
Provider Network	In-Network ONLY	In-network ONLY	In-Network ONLY		Delta Dental PPO	Delta Dental Premier	Non-Contracted
Deductible Must be met before benefits are covered - excluding preventive	\$0	\$100/person	\$25/person		\$50 Individual/\$100 Family		
Calendar Benefit Max	Per person	Per person	Per person		Per person		
Maximum amount the benefit will pay in a plan year	\$1,000	\$1,000	\$2,500		\$1,200		
Diagnostic & Preventative	100%	Not covered	Not covered		100%	100%	100%
Routine Evals	2 per year	Not covered	Not covered		2 per year		
Cleanings	2 per year	Not covered	Not covered		2 per year		
Bitewing X-rays	1 set per year	Not covered	Not covered		1 set per year		
Panoramic X-rays	Once every 60 months	Not covered	Not covered		Once every 5 years		
Fluoride	2 per year up to age 19	Not covered	Not covered		2 per year up to age 19		
Basic	See specific services	See specific services	See specific services		See specific services		
Fillings	100%	Not covered	Not covered		100%		
Extractions (non-surgical)	90%	Not covered	Not covered		100%		
Local Anesthesia	80%	50%	80%		100%		
Emergency Palliative Care	80%	Not covered	Not covered		100%		
X-rays (limited)	100%	Not covered	Not covered		100%		
Oral Surgery	Not covered, but may be covered under medical plan	50%	80%		Any oral surgery claims should go the medical carrier first and then to Delta as a secondary payer (100% coverage).		
Major/Restorative	See specific services	See specific services	See specific services		See specific services Coverage amount listed applies after deductible		
Implants	Not covered	50%	60%		80%	80%	80%
Crowns		50%	60%		80%	80%	80%
Bridges		50%	60%		80%	80%	80%
Dentures		50%	60%		80%	80%	80%
Endodontic		50%	80%		100%	100%	100%
Periodontic	80% Limited to Periodontal Maintenance	50% Does not apply to Periodontal Maintenance which is covered under the Uniform benefit	80% Does not apply to Periodontal Maintenance which is covered under the Uniform benefit		100% after deductible		
Dental Waiting Period	None	None	None		None	None	None
Claim Filing Timeline	12 months	15 months	15 months		15 months		
Orthodontia	50% (under 19 only)	Not covered	50% (Regardless of age)		50% (any age)	50% (any age)	50% (any age)
Ortho Lifetime Max	\$1,500	Not covered	\$1,500 (in addition to Uniform Dental)		\$2,000	\$2,000	\$2,000
Ortho Waiting Period	None	Not covered	None		None	None	None
Website	deltadentalwi.com/state-of-wi	deltadentalwi.com/state-of-wi	deltadentalwi.com/state-of-wi		deltadentalwi.com		

*Must be enrolled in state group health insurance to be enrolled in Uniform Dental. Premiums listed represent the additional cost to the employee to add Uniform Dental coverage to their health insurance. The \$3 or \$8 is added to the health insurance premium for health insurance + uniform dental.

DISCLAIMER: Every effort has been made to ensure that this information is correct and current. However, the terms and conditions of UWHC's benefit programs are established by state and federal laws and regulations and the relevant contracts. These sources of authority have control over the information to the extent there are any differences or conflicts.