



Work. Thrive. Belong.

2023 Benefits Summary

**FOR UNIVERSITY STAFF
IN THE WISCONSIN RETIREMENT SYSTEM**

Work. Thrive. Belong.

As a new employee of the UW System, you have the opportunity to work and thrive in a dynamic and innovative network of institutions with colleagues whose contributions are vital to the success of public higher education in the great state of Wisconsin.

When you **work** in the UW System, you'll have a variety of career opportunities.

You'll **thrive** in the UW System with our competitive benefits package.

You'll **belong** to the UW System with a positive and inviting work culture.



The UW System is home to the Wisconsin Idea – which is education for people wherever they live and work. You are part of a team working to bring the Wisconsin Idea to life, whether you are involved in student or faculty services, administration, instruction, or research.

2023 Benefits Summary

The UW System offers an excellent benefits package to meet the diverse needs of our employees. Your total rewards benefits package includes three main components: wages, health insurance, and the employer contribution to your retirement account. Your spouse and children are eligible for the plans that offer coverage to dependents.

Understanding your options can help you get the most from your benefit plans. This is a summary of the benefits available to UW System employees. It is not intended to be a complete description of coverage. If there is a discrepancy between this summary and the plan documents, the plan documents shall be considered accurate.



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Benefits Enrollment, Effective Dates, Payroll Deductions

For most benefits, you have **30 days to enroll**, they are effective the first of the month on or following your benefits eligibility date, and they remain in place for the entire calendar year.

Your institution benefits contact may provide you with an **enrollment deadline worksheet**. The worksheet specifies your job type, the effective date for each plan, and the 30-day period in which you must make your elections.

Over the course of your employment, you may have a **qualifying life event** such as marriage, birth, adoption, loss of other coverage, and employment change. These qualifying life events may change your benefit plan needs. You generally have a 30-day period from your qualifying life event date to make changes to your benefits.

Employees are paid every other Thursday for the prior two week period. For most insurance plans, premiums are deducted from two paychecks each month for coverage for the upcoming month. The amounts listed in the premium charts throughout this summary are the monthly premium and need to be divided by two to get the per pay period deduction. Some premiums are deducted pre-tax.

How to Enroll

PREPARE

Learn more about your benefits, eligibility, and how to enroll by visiting the **UW System Employee Benefits** website. To calculate the estimated value of your total compensation, use the **Health & Retirement Contributions Estimator**.

DECIDE

To help you decide which plans to enroll in, review the **How to Choose Your Health Insurance Plan web page**, the **Dental Comparison**, the **Vision Insurance Summary**, and the **Life Insurance Plan Comparison** on the UW System Employee Benefits website.

ACT

Enroll through the Benefit Information tile on the **MyUW portal**. When you enroll, you'll choose your benefits plans and add dependents. If you have prior State service, you may need to enroll using paper forms. Review your Enrollment Deadline Worksheet to see if this applies to you.

Prepare: [UW System Employee Benefits, Health & Retirement Contributions Estimator](#)

Decide: [How to Choose Your Health Insurance Plan web page](#), [Dental Comparison](#), [Vision Insurance Summary](#), [Life Insurance Plan Comparison](#)

Act: [MyUW portal](#)

Paid Time Off and Leave Benefits

University Staff permanent and project employees are eligible to earn paid leave. Hours are pro-rated based on appointment percentage for less than 100% time employees. Paid leave is allocated on a calendar year basis. University Staff Temporary are not eligible.

VACATION

Earn 104-216 hours per year based on non-exempt/exempt status under the Fair Labor Standards Act (FLSA) and years of service. You may use vacation before it is earned within the same calendar year. Unused vacation can be carried over for one calendar year, then it will expire.

PERSONAL HOLIDAYS

36 hours of personal holiday are granted per calendar year. Unused hours expire at the end of the calendar year.

LEGAL HOLIDAYS

Nine paid legal holidays: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve, Christmas Day, and New Year's Eve. Academic-year employees are paid for the legal holidays that fall within the academic year.

SICK LEAVE

Five hours of sick leave are earned per paycheck (based on 80 hours of pay) for a total of 130 hours per year. Sick leave accumulates without limit and does not expire. It cannot be used before it's earned.

FAMILY MEDICAL LEAVE (W/FMLA)

Employees who meet the eligibility requirements of 1,250 hours of state employment in the preceding 12 months (FMLA) or 1,000 hours of state employment in the preceding year (WFMLA) are eligible for up to 12 weeks of unpaid, job-protected leave each calendar year for specified family and medical reasons.

JURY DUTY

You will receive paid leave when summoned as a witness for the employer or impaneled as a jurist.

VOTING

If you cannot vote outside of work hours, you may receive paid leave to vote.

BONE MARROW AND HUMAN ORGAN DONATION

If you request to serve as a bone marrow donor, you may receive up to five days off with pay. If you request to serve as a human organ donor, you may receive up to 30 days off with pay.

CATASTROPHIC LEAVE PROGRAM

Helps support employees who need an extended, unpaid leave of absence due to illness/injury that incapacitates an employee or immediate family member. Allows you to donate certain types of paid leave to other employees granted an unpaid leave due to a catastrophic need.

MILITARY LEAVE

You are eligible for job-protected leave for active duty or required field training. This allows you to receive differential pay for up to 30 days per calendar year for duty or training lasting three days or more. Eligible employees may also receive up to four years of differential pay and eligible benefits if on active duty.

BANK UNUSED VACATION

After 5 complete years of service, you may be eligible to bank unused vacation (depends on non-exempt/exempt status under the FLSA). If you have at least 520 hours of sick leave, you will be eligible to bank 40 hours of unused vacation into banked leave. Banked leave may be used at any time and does not expire.

Visit the UW System Employee Benefits [Leave Benefits web page](#) for more information.

State Group Health Insurance

You are eligible for the State Group Health Insurance if you are eligible for the Wisconsin Retirement System (page 15). You are eligible for the employer contribution to your health insurance premium once you have two months of state WRS service. All plan designs offer hospital, surgical, medical, and prescription coverage.

The State Group Health Insurance program is administered by the Wisconsin Department of Employee Trust Funds (ETF) and offers the below plan designs.

- **Health Plan and High Deductible Health Plan (HDHP)**
Offers a variety of **local** health insurance plan carriers that provide coverage mainly in Wisconsin (some offer coverage in surrounding states).
- **Access Health Plan and Access HDHP**
Provides **nationwide** coverage at an increased cost.

You may enroll in coverage within 30 days from your date of hire or within 30 days from becoming eligible for the employer contribution towards your premium. Your spouse and eligible dependent children may also be enrolled. You may choose when you would like your coverage to start:

- **First of the month after your WRS eligibility date (usually your date of hire):** You will pay the total premium until you have two months of state WRS service.
- **After two months of state WRS service:** You will be eligible for the employer contribution immediately upon your effective date of coverage.

	Monthly Pre-tax Employee Premiums (without Uniform Dental)			
	Health Plan		High Deductible Health Plan	
	Employee Only	Family	Employee Only	Family
Health Plan and High Deductible Health Plan (HDHP)	\$100	\$248	\$35	\$87
Access Health Plan and Access HDHP	\$241	\$599	\$176	\$438

Employees working less than 50% pay 50% of the total premium for their health plan.

If you do not need health insurance through the UW System, you may be eligible to receive up to a \$2,000 **Health Opt-Out Incentive**.

State Group Health Insurance – Plan Design Comparison

The chart below reflects how services are covered using **in-network** providers. Emergent and urgent care services are the only out-of-network services covered by the Health Plan and the HDHP.

	Health Plan / Access Plan	HDHP / Access HDHP
Annual Deductible	\$250/individual \$500/family	\$1,500/single \$3,000/family
Coinsurance	After deductible: You pay 10%	After deductible: You pay 10%
Annual Out-of-Pocket Limit	\$1,250/individual \$2,500/family	\$2,500/single \$5,000/family
Routine Preventive Services	You pay \$0. The plan pays 100%.	You pay \$0. The plan pays 100%.
Telehealth/Virtual Visit	What you pay varies by health insurance carrier.	What you pay varies by health insurance carrier.
Primary Care Office Visit	\$15 copay per visit	After deductible: \$15 copay per visit
Specialist Office Visit and Urgent Care Visit	\$25 copay per visit	After deductible: \$25 copay per visit
Vision Exam	\$25 copay You pay \$0 for children under 5.	After deductible: \$25 copay You pay \$0 for children under 5.
Hospital and Ambulance	After deductible: You pay 10%	After deductible: You pay 10%
Emergency Room	\$75 copay per visit then deductible and 10% coinsurance	After deductible: \$75 copay per visit then 10% coinsurance
Physical, Speech, and Occupational Therapy	10% (up to 50 visits/year, plan may approve additional visits if necessary)	After deductible: 10% (up to 50 visits/year, plan may approve additional visits if necessary)
Prescription Copays (30-day supply)	Level 1: \$5 Level 2: 20% (\$50 max) Level 3: 40% (\$150 max)	After deductible: Level 1: \$5 Level 2: 20% (\$50 max) Level 3: 40% (\$150 max)
Specialty Drug Copay (30-day supply)	Level 4: \$50 (must fill at a specialty pharmacy)	After deductible: Level 4: \$50 (must fill at a specialty pharmacy)
Prescription Annual Out-of-Pocket Limit	Level 1 & 2: \$600/individual, \$1,200/family Level 3 & 4: Federal Maximums	No separate limit for pharmacy. See annual out-of-pocket limit above.

Note: Copayments do not apply to the deductible; copayments apply to the out-of-pocket limits.

For resources to help you select a plan design and health insurance plan carrier, go to the UW System Employee Benefits [How to Choose Your Health Insurance Plan web page](#).

Dental Insurance

If you are eligible for State Group Health Insurance, you are eligible for Dental Insurance. The Dental Insurance plans are administered by Delta Dental. Once enrolled, you must remain enrolled for the entire calendar year.

	Uniform Dental (with State Group Health) or Preventive Dental (without State Group Health)	Select Plan	Select Plus Plan
Provider Network (no out-of-network coverage)	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO	Delta Dental PPO and Delta Dental Premier
Annual Deductible	None	\$100/person	\$25/person
Annual Maximum	\$1,000/person	\$1,000/person	\$2,500/person
Routine evaluations, cleanings, sealants, X-rays, fluoride treatments, fillings, periodontal maintenance	100%	Not covered	Not covered
Crowns, bridges, dentures, implants	Not covered	50%	60%
Surgical extraction, root canal, periodontics (except maintenance), oral surgery	Not covered	50%	80%
Non-surgical extractions (above gumline)	90%	Not covered	Not covered
Orthodontia (lifetime maximum)	50% up to \$1,500 (children under 19 only)	Not covered	50% up to \$1,500 (includes adult ortho)

Monthly Pre-tax Employee Premiums	Uniform Dental*	Preventive Dental	Select Plan	Select Plus Plan
Employee	\$4.00	\$34.72	\$9.76	\$20.98
Employee + Spouse	\$9.00	\$86.80	\$19.52	\$41.96
Employee + Child(ren)	\$9.00	\$86.80	\$13.16	\$38.96
Family	\$9.00	\$86.80	\$23.40	\$64.28

*Employee premium is included in your State Group Health Insurance premium, not as a separate deduction.

Visit the UW System Employee Benefits [Dental Insurance web page](#) for more information.

Vision Insurance

If you are eligible for State Group Health Insurance, you are eligible for Vision Insurance. A vision exam is covered by the State Group Health Insurance plan (see page 8). The Vision Insurance, administered by DeltaVision/EyeMed, provides coverage for materials (for example, glasses and contacts). Once enrolled, you must remain enrolled for the entire calendar year.

	In-Network	Out-of-Network Reimbursement
Exam with Dilation (as necessary)	\$15 copay, plan pays balance	\$45
Contact Lens Fit and Follow-up	Standard: Up to \$40 copay Premium: 10% discount off retail	NA
Frames Benefit	\$150 allowance then 20% off balance	\$70
Plastic Lenses: Single Vision	\$25 copay, plan pays balance	\$30
Plastic Lenses: Bifocal	\$25 copay, plan pays balance	\$50
Plastic Lenses: Trifocal	\$25 copay, plan pays balance	\$65
Plastic Lenses: Progressive	Standard: \$25 copay Premium: You pay \$95-\$200	\$50
Contacts (in lieu of lenses)	Conventional: \$150 allowance then 15% off Disposable: \$150 allowance Medically Necessary: Paid in full by plan	\$105 \$105 \$210

Monthly Pre-tax Employee Premiums	Employee	Employee + Spouse	Employee + Child(ren)	Family
Vision Insurance	\$5.72	\$11.42	\$12.88	\$20.58

Visit the UW System Employee Benefits [Vision Insurance web page](#) for more information.



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Life Insurance

You may enroll in multiple life insurance plans, if eligible. Coverage is guaranteed without proof of good health when first eligible. If you do not enroll when first eligible, you may be able to enroll with proof of good health (evidence of insurability). Whether you are single, in your 20s, married with kids, or close to retirement, life insurance may help protect your family's future finances in the event of death (for example, pay off debt or funeral expenses).

STATE GROUP LIFE INSURANCE

Offers term life insurance, to cover you up to five times your annual salary, your spouse up to \$20,000 and your eligible children up to \$10,000 each. To be eligible for this life insurance, you must be eligible for the Wisconsin Retirement System (WRS) and under age 70 when first enrolled. This life insurance continues into retirement at group policy rates. Eligible retirees over age 65 can continue coverage at a reduced coverage level for life, without cost. The UW System pays a portion of the premium.

INDIVIDUAL & FAMILY LIFE INSURANCE

Offers term life insurance to initially cover you up to \$20,000, your spouse/domestic partner up to \$10,000 and your children up to \$5,000 each. Each fall, you may increase your coverage levels by amounts ranging from \$5,000–\$20,000 without proof of good health. Coverage maximums are \$300,000 for yourself, \$150,000 for your spouse/domestic partner, and \$25,000 each for each child.

UW EMPLOYEES, INC. LIFE INSURANCE

Offers decreasing term life insurance for employees only. Coverage is based on age and ranges from \$7,000–\$33,000.

Visit the UW System Employee Benefits [Life Insurance web page](#) for more information.

Accidental Death & Dismemberment and Accident Insurance

Two supplemental insurance plans are available to help protect your family's future finances in the event of accidental death or injury from an accident.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Offers accidental death and dismemberment (AD&D) insurance for you, your spouse/domestic partner, and eligible children. Includes Travel Assist coverage, Identity Theft Protection, and Critical Burn and Rehabilitation benefits. Continuation coverage available at retirement.

ACCIDENT INSURANCE

Provides cash payment to help cover out-of-pocket expenses in the event of an injury due to an accident. Includes an AD&D component. You may enroll in both plans (AD&D Insurance and Accident Insurance).

Visit the UW System Employee Benefits [AD&D and Accident Insurance web page](#) for more information.

Income Continuation Insurance

If you are eligible for the WRS and under age 70, you are eligible for Income Continuation Insurance (ICI). ICI covers 75% of your monthly salary (up to a maximum annual salary of \$120,000) if you become ill or disabled and are unable to work. Claims may be payable after you meet a 30-day elimination period or until you exhaust your sick leave (up to 1040 hours), whichever is longer. ICI has two levels of coverage based on earnings. You must enroll in Standard coverage to be eligible for Supplemental coverage.

STANDARD ICI

Covers the first \$64,000 of eligible earnings.

SUPPLEMENTAL ICI

Covers eligible earnings between \$64,001 and \$120,000. You will be given an opportunity to enroll in supplemental ICI if your annual salary is greater than \$64,000.

You may enroll in coverage within 30 days from your date of hire. Coverage will be effective the first of the month following your date of hire.

Visit the UW System Employee Benefits [Disability and Income Continuation web page](#) for more information.

Flexible Spending Accounts

University Staff permanent and project employees are eligible for the Flexible Spending Accounts (FSAs). University Staff Temporary employees are not eligible. FSAs offer you the opportunity to pay certain health care, dependent day care, and work-related parking and transit expenses with tax-free dollars. You decide how much to contribute from each paycheck before Federal, State, and FICA taxes are calculated.

HEALTH CARE FSA

Used to help pay for eligible medical, dental, vision, and prescription expenses that are not covered by insurance. Expenses can be incurred by you, your spouse, child, or other qualifying tax dependent.

	2023 Annual Contribution Amounts
Health Care FSA	\$50 - \$2,850
Limited Purpose FSA	\$50 - \$2,850
Dependent Day Care FSA	Up to \$5,000 (depends on tax filing status)

LIMITED PURPOSE FSA

Available if you enroll in a High Deductible Health Plan (HDHP) through the UW System. Used to help pay for eligible dental, vision, and **post-deductible** medical/prescription expenses that are not covered by insurance. Expenses can be incurred by you, your spouse, child, or other qualifying tax dependent.

DEPENDENT DAY CARE ACCOUNT

Used to help pay for eligible dependent care expenses such as after-school care, babysitting, adult or child day care, and preschool. Eligible dependents include a spouse, child, or other qualifying tax dependent.

PARKING & TRANSIT ACCOUNTS

Allows you to set aside pre-tax income for work-related parking expenses (for example, parking ramps, park-and-rides) and transit expenses (for example, bus passes). The annual contribution minimum is \$50 for the parking account and \$50 for the transit account. The monthly contribution limit is \$280 for the parking account and \$280 for the transit account.

January 1–December 31 is the plan year for all FSAs. Some funds remaining in your Health Care, Limited Purpose, or Parking & Transit Account on December 31 will automatically **carry over** to the next plan. Review the FSA web page for more information on the carryover provision. There is **no carryover** for the Dependent Day Care FSA.

You must re-enroll in each of these accounts each year during the Annual Benefits Enrollment (ABE) period to participate the following year.

Visit the UW System [Spending and Savings Accounts web page](#) for more information.

Health Savings Account

A Health Savings Account (HSA) is a savings account that you are required to enroll in if you enroll in the HDHP or Access HDHP. The HSA may be used to help pay for qualified medical, dental, vision, and prescription out-of-pocket expenses. The UW System provides an employer contribution on two paychecks each month, based on coverage level (for example, single or family). You may also contribute to your HSA on a pre-tax basis. You may change your contribution amount at any time. Once contributions are made, they belong to you.

HSA FEATURES

The money will carry over from year to year and earns interest. Eligible expenses can be incurred by you, your spouse, and your qualifying children. You may experience tax consequences if you are less than age 65 and you use your HSA for non-eligible expenses. At age 65, you may use the account for other expenses (amount withdrawn will be taxable income but not subject to penalties). Additional HSA eligibility requirements are as follows:

- Must be covered only by an HSA-qualified high deductible health plan
- Must not be covered by another health plan that is not an HSA-qualified high deductible health plan, such as Medicare or TRICARE
- Cannot have a Health Care FSA (including through a spouse)
- Cannot be claimed as a dependent on someone else’s tax return (other than your spouse)

It is your responsibility to ensure you meet these requirements. Tax consequences may apply if eligibility is not maintained while contributions are made to your HSA. If you have questions related to the tax consequences, consult your tax advisor.

	2023 Employer Contribution (if enrolled for entire calendar year)	2023 Maximum Contribution Limit* (employee + employer)
Single	Up to \$750 per year	\$3,850
Family	Up to \$1,500 per year	\$7,750

*If 55+ years of age, you may contribute an additional \$1,000.

Visit the UW System Employee Benefits [Spending and Savings Accounts web page](#) for more information.

Retirement Plans – Wisconsin Retirement System

The Wisconsin Retirement System (WRS) provides retirement (pension) benefits to UW System employees. The WRS is administered by Employee Trust Funds (ETF) and investments are managed by the State of Wisconsin Investment Board.

ELIGIBILITY

You are eligible for the WRS based on when you started working for the UW System. Eligibility depends on your employment classification, requires a minimum number of hours to be worked, and a minimum employment duration. Your Human Resources office will inform you of your eligibility. Enrollment is automatic once you meet or are expected to meet the eligibility requirements.

CONTRIBUTIONS

You and the UW System contribute to the WRS. Contributions are on a pre-tax basis for federal and state income tax purposes. Contributions are set annually and subject to IRS limits.

VESTING

If you were first enrolled in the WRS **on or after** July 1, 2011, you are fully vested after completing five years of WRS-creditable service. If you had WRS service **prior to** July 1, 2011, you are immediately vested. Once vested, you are eligible to receive a retirement benefit based on your creditable service.

2023 WRS Contribution Rates	General/Teacher and Executives	Protectives w/ Social Security
Employee Contribution	6.80%	6.80%
Employer Contribution	6.80%	13.20%
Sick Leave	0.90%	0.90%
Duty Disability	N/A	0.04%
Total	14.50%	20.94%

INVESTMENT FUNDS

Contributions are automatically invested in the Core Fund, a balanced fund that is fully diversified with a mixture of holdings. You may elect to have 50% of your contributions invested in the Variable Fund, a fund invested solely in stocks.

RETIREMENT

Your monthly annuity will be based on a calculation using your years of creditable service and your three highest years of earnings or the cash value of your account, whichever is greater.

WRS DEATH OR DISABILITY BENEFITS

The WRS also has death and disability benefits.

Visit the UW System Employee Benefits [Retirement Plans web page](#) for more information.

Retirement Plans – Supplemental Retirement Savings Programs

All University Staff employees are eligible for two supplemental retirement savings programs: UW 403(b) Supplemental Retirement Savings Program (SRP) and Wisconsin Deferred Compensation (WDC) 457 Program. Enrollment and contribution changes in either of the programs may be done at any time. Contributions may be made on a pre-tax basis, an after-tax basis (Roth), or a combination of both. These programs are voluntary and there is no minimum monthly contribution amount. You make the entire contribution. There is no employer contribution.

UW 403(B) SUPPLEMENTAL RETIREMENT SAVINGS PROGRAM (SRP)

This program is regulated by Section 403(b) of the Internal Revenue Code and administered by the UW System, through two record keepers, TIAA and Fidelity. The UW 403(b) SRP offers an array of investment options including Target Date Funds, index and actively managed mutual funds, and a separate Guaranteed Fixed Rate Annuity for each provider. A self-directed brokerage option is available.

WISCONSIN DEFERRED COMPENSATION (WDC) 457 PROGRAM

This program is regulated by Section 457 of the Internal Revenue Code and administered by ETF, through a third-party administrator, Empower Retirement. WDC offers a mix of investment options: Target Date funds; actively managed or index mutual fund, collective investment trust, or commingled trust options; a stable value option; and a FDIC-insured bank option. The WDC Program also has a managed-account and a self-directed brokerage account option.

2023 Contribution Limits	SRP	WDC
Contribution Limit: Under Age 50*	\$22,500	\$22,500
Contribution Limit: Age 50 and Over*	\$30,000	\$30,000
Annual Fee	Up to \$148 depending on account balance and record keeper	Up to \$138 depending on the value of the account

**You may contribute the annual maximum to both the SRP and WDC plans. Catch-up contributions may be available.*

Visit the UW System Employee Benefits [Retirement Plans web page](#) for more information.

Sick Leave Credit Conversion Program

If you have 20 or more years of Wisconsin Retirement System (WRS) service, you are eligible to convert your unused sick leave hours into a dollar amount to pay your State Group Health Insurance premiums upon retirement, layoff, or termination. This amount is calculated by multiplying your unused sick leave hours by your highest basic pay rate, which is then converted to tax-free credits. If you have 15 or more years of continuous service when you convert your sick leave credits, you are also eligible for supplemental sick leave credits. In the event of your death, the survivors covered on your health insurance plan will be able to use your sick leave credits to help pay for their continuation of the State Group Health Insurance.

Visit the UW System Employee Benefits [Sick Leave Credit Conversion web page](#) for more information.

Other Benefits

WELL-BEING RESOURCES

UW System supports our employees in choosing well, doing well, and living well by providing the following well-being resources:

Employee Assistance Program (EAP): Provides you and your immediate family members (members of your household) free and confidential resources to address personal and work-related concerns. The EAP may also assist with legal services, financial services, and work-life services. This program allows up to six in-person sessions per issue per year.

Well Wisconsin Program: Available to active employees and retirees and eligible spouses enrolled in State Group Health Insurance. This well-being program is designed to help make you more aware of your current and future health risks, saving you money in the long run. You are eligible to earn a \$150 incentive (taxable) by completing a health assessment, health check, and one well-being activity. All three items must be completed by early October.

529 COLLEGE SAVINGS PLAN

Allows you to save for K-12 education expenses and post-high school education (for yourself, child, parent, friend, literally anyone's education). Funds can cover tuition, books, room and board, computers, tablets, and many other expenses. This may be funds for universities, colleges, professional schools, technical colleges, graduate programs across the country (and some institutions abroad). Offers low fees, a minimum contribution of \$15 per pay period, and tax deductions for Wisconsin residents (limitations apply). You may set up direct deposit to this plan from your payroll. For more information or to set up an account, visit the [Edvest website](#).

CAREER-RELATED EDUCATION REIMBURSEMENT

Employees with a half-time or greater appointment may be eligible for reimbursement up to 100% of the cost of one course (up to 5 credits) per semester at any state-accredited public or private higher educational institution. Coursework at a UW System institution is encouraged. You must receive prior authorization. Approval will rely on the potential for you to increase your knowledge and skills as an employee and availability of department funding.

LIFESTYLE PROGRAM

This program provides the services listed below, is free of charge, and no enrollment is necessary. It is available to employees enrolled in State Group Life Insurance, Individual & Family Life Insurance, and University Insurance Association Life Insurance.

Travel Assistance: Available to active employees, spouses, and dependent children. Provides 24/7/365 travel assistance services when traveling 100 or more miles away from home (for example, medical professional locator services, interpretation services, and resolving lost luggage situations).

Beneficiary Financial Counseling: Available to beneficiaries who receive at least \$25,000 in State Group Life claim benefits. Counseling is designed to help families make sound financial decisions at a difficult time.

Legal Services: Available to active and retired employees, spouses, and dependent children. Provides access to over 22,000 attorneys nationwide for consultation on simple wills and estate planning. If an attorney is retained, there is a 25% discount on services.

Legacy Planning Services: Available to active and retired employees, spouses, and dependent children. Provides online resources to help with end-of-life issues with the loss of a loved one or for your own passing.

LONG-TERM CARE INSURANCE

If you are eligible for the WRS, you, your spouse, parents, and spouse's parents are eligible for Long-Term Care (LTC) Insurance. Participants must reside in Wisconsin. Provides coverage for assisted living, adult day care, hospice care, nursing homes, Alzheimer's facilities, and home modification to accommodate disabilities. Each policy is individually underwritten with premiums based on age, gender, individual health at the time of application, the length of your selected waiting period, policy limits, and other components of your customized plan. You may enroll at any time.

Visit the UW System Employee Benefits [Well-Being Resources web page](#) and [Other Benefits web page](#) for more information.