

Employee Benefits & Wellness

University of Wisconsin Oshkosh

Benefits Offered at UWO

- ▶ Wisconsin Retirement System (WRS)
- ▶ Tax-Sheltered Annuity (TSA)
- ▶ Wisconsin Deferred Compensation (WDC)
- ▶ Health Insurance
- ▶ Health Savings Account
- ▶ Employee Reimbursement Accounts
- ▶ Retiree Health Insurance Credit Program
- ▶ Dental
- ▶ Vision
- ▶ Life Insurance
- ▶ Income Continuation Insurance (ICI)
- ▶ Long Term Care Insurance
- ▶ LifeSuite
- ▶ Career-Related Educational Reimbursement



Enrollment Deadlines, Effective Dates & Dependent Coverage

- ▶ **Enrollment Deadline** = Most plans have a 30-day enrollment period from your hire date
 - ▶ Most employees complete their elections online in the Self Service system (refer to Quick Start Guide)
 - ▶ Certain options require paper applications (refer to enrollment guide)
 - ▶ If you have prior State service, you may only enroll using paper applications
- ▶ **Effective Date** = Most plans are effective 1st of the month or 60 days following hire date (see individualized enrollment worksheet in packet)
- ▶ **Dependent Coverage:**
 - ▶ Spouse or domestic partner and children are eligible
 - ▶ For domestic partner coverage, you must complete an Affidavit of Domestic Partnership

Open Enrollment

- ▶ Offered once per year - typically in the fall
 - ▶ Oct 2 - Oct 27 is the period for 2017
- ▶ Only time changes can be made without a qualifying event
- ▶ All changes have a Jan 1 (the following year) effective date
- ▶ Open lab & information sessions are held on-site



Qualifying Life Events

- ▶ Employees generally have 30 days from a life event to make changes to their benefits:
 - ▶ Marriage
 - ▶ Birth
 - ▶ Adoption
 - ▶ Employment changes in the household
 - ▶ Termination of employment in the household

Always contact Human Resources as soon as a life event occurs!

<https://www.wisconsin.edu/ohrwd/benefits/famchng/>



Wisconsin Retirement System (WRS)

- ▶ Administered by Department of Employee Trust Funds (ETF)
- ▶ Pension plan with lifetime annuity
- ▶ If eligible, participation is mandatory
- ▶ Automatic enrollment
- ▶ Eligibility: Expected to work at least 1 year and 882 hours (.5 FTE)
- ▶ 100% vested after 5 years
- ▶ 6.8% pre-tax contribution with 100% match (set annually by ETF)
- ▶ Can invest 100% in Core (default) or up to 50% in Variable fund
- ▶ Death & disability benefits

When You Retire...

- ▶ Eligible for a monthly annuity
- ▶ Calculation based on years of service and your three highest years of earnings or the cash value of your account, whichever is greater
- ▶ Full benefits offered when:
 - ▶ General/Teacher Category: Age 65 or age 57 if 30 years of service
 - ▶ Executive Category: Age 62 or age 57 if 30 years of service
 - ▶ Protective Service Category: Age 54 or age 53 if 25 years of service
- ▶ You may retire at age 55 with reduced benefits
- ▶ Human Resources will work with you 1-on-1 to discuss options and annuity details



Other Retirement Savings Options - Voluntary

Tax-Sheltered Annuity 403(b) Program (TSA)

- ▶ Options offered by 5 vendors: TIAA-CREF, Fidelity, T. Rowe Price, Ameriprise, Lincoln National
- ▶ Pre-tax, after-tax (Roth) or combination
- ▶ No employer match
- ▶ Minimum contribution is \$8 per paycheck
- ▶ No annual fee

Wisconsin Deferred Compensation 457 Program (WDC)

- ▶ Administered by ETF through Empower Retirement
- ▶ Pre-tax, after-tax (Roth) or combination
- ▶ No employer match
- ▶ No monthly minimum contribution
- ▶ Annual fee \$0-\$180 depending on account value

Annual Contribution Limits:

- Under age 50: \$18,000
- Age 50+: \$24,000
- Special catch-up provision may be available

Health Insurance

- ▶ Administered by ETF
- ▶ Eligible for health insurance if eligible for WRS
- ▶ 2 plan designs for coverage in Wisconsin :
 - ▶ Health Plan
 - ▶ High Deductible Health Plan (HDHP)
- ▶ 2 plan designs with nationwide coverage:
 - ▶ Access
 - ▶ Access HDHP
- ▶ Multiple vendors to choose from but all offer the same coverage
- ▶ Can cover your spouse, domestic partner and/or children
- ▶ Opt-Out Incentive of \$2,000 if you decline coverage - you must submit a paper application

Depending on when you complete your elections, you may have a catch-up premium taken out of a paycheck

Decision Resources

- ▶ ETF website: www.etf.wi.gov
- ▶ Comparison of health plans - <http://www.etf.wi.gov/members/IYC2017/et-2107cb.asp>
- ▶ Comparison of pharmacy plans: <http://www.etf.wi.gov/members/IYC2017/et-2107phae.asp>
- ▶ Coverage rates - <http://www.etf.wi.gov/members/IYC2017/et-2107pr.asp>
- ▶ Vendor comparison: <http://www.etf.wi.gov/members/IYC2017/et-2107hpf.asp>
- ▶ How to choose your plan guide: <http://www.etf.wi.gov/members/IYC2017/et-2107htc.asp>



Health Savings Account (HSA)

- ▶ Pre-tax savings account available only to employees who enroll in the High Deductible Health Plan
- ▶ Employees electing the HDHP are required to enroll in the HSA
- ▶ Funds can be used to pay for current and future qualified medical, dental, prescription and vision expenses
- ▶ Annual Contribution Max: \$3,400 / Single or \$6,750 /Family (includes employer contribution)
 - ▶ Employee can contribute \$0-up to annual maximum
 - ▶ UW System provides monthly employer contribution (\$750/single or \$1,500/family)
- ▶ <http://www.etf.wi.gov/members/IYC2017/et-2107hsa.asp>



Health Savings Account (HSA)

▶ What are the benefits of an HSA?

- ▶ Pre-tax contributions reduce your taxable income.
- ▶ Make changes to your contribution at any time.
- ▶ Distributions for eligible medical expenses are tax free.
- ▶ HSA funds carry over year-to-year without forfeiture.
- ▶ Contributions to your HSA belong to you, even if you retire or change employment.
- ▶ Grow your savings over time by earning interest.
- ▶ After age 65, your funds can be withdrawn for any purpose without penalty (subject to regular income taxes).

▶ How does it work?

- ▶ You can contribute to your HSA via payroll deduction or by online transfer from your personal bank account to your HSA. Your employer or third parties, such as a spouse or parent, may contribute to your account as well.
- ▶ You can pay for eligible medical expenses with your TASC Card or pay out-of-pocket. If you pay out-of-pocket, you can either choose to reimburse yourself or keep the funds in your HSA to grow your savings



Employee Reimbursement Accounts- Flexible Spending Accounts (FSA)

- ▶ **Health Care Flexible Spending Accounts (FSA)**
 - ▶ Used to pay for eligible medical, dental, vision and prescription charges that aren't covered by insurance
 - ▶ Expenses can be incurred by you, your spouse and/or dependents
 - ▶ \$2,550 annual maximum and up to \$500 carryover allowed
 - ▶ Not eligible if enrolled in HDHP
- ▶ **Limited Purpose FSA**
 - ▶ Only available to employees enrolled in the HDHP & Health Savings Account
 - ▶ Used to pay for eligible dental, vision and post-deductible expenses not covered by insurance
 - ▶ \$2,550 annual maximum and up to \$500 carryover allowed
- ▶ **Dependent Day Care FSA**
 - ▶ Used to pay for eligible dependent care expenses (after school care, daycare, etc.)
 - ▶ \$2,500 - \$5,000 annual maximum (depends on tax filing status)
 - ▶ No carryover allowed

Employee Reimbursement Accounts- Cont'd



▶ Other Information

- ▶ Plan year is always January 1 - December 31
- ▶ All dates-of-service on eligible claims must be made during plan year
- ▶ Claims deadline is 90 days from end of the plan year (March 31st). This is called the run-out period.
- ▶ Employees will get a Benny Card to pay for claims but must keep and be able to submit receipts upon request
- ▶ You must re-enroll each year for any ERA plan

Retiree Health Insurance Credit Program

- ▶ Upon retirement, layoff or termination with 20+ years of service, employees are eligible to convert unused sick leave hours to pay for State Group Health Insurance premiums
- ▶ Your sick leave balance is multiplied by your highest basic pay rate and converted to tax-free credits
- ▶ If you have 15+ years of service when you convert sick leave, you may be eligible for supplemental credits
- ▶ In the event of your death, survivors on your health insurance will be able to use your credits to continue coverage

Uniform Dental Benefits



- ▶ Offered through all health insurance plans as an add-on for a minimal cost
- ▶ May use providers in Delta Dental Premier or PPO networks
- ▶ Coverage for diagnostic, preventative and restorative services (such as fillings)
- ▶ No coverage for major dental services (crowns, root canals, implants)
- ▶ ETF website: <http://www.etf.wi.gov/members/IYC2017/et-2107dp.asp>
- ▶ Delta info: www.deltadentalwi.com/state-of-wi or call 1-844-337-8383

Benefit	In-Network Coverage	Examples and Limitations of Covered Services
Deductible	\$0	
Annual Benefit Maximum	\$1,000 per member	
Diagnostic/Preventive/Basic Services	100%	Exams, cleanings, X-rays, fluoride, sealants, fillings
Orthodontics	50%	Lifetime maximum of \$1,500 per member; children under 19 years of age only

Dental, Vision, etc. - Supplemental Insurance

- ▶ Plans that provide coverage beyond the coverage available through your State Group Health Plan, even if you elect Uniform Dental
- ▶ You can elect more than one supplemental dental or vision plan
- ▶ Once enrolled, you must remain enrolled the entire year
- ▶ Options:
 - ▶ Dental Wisconsin Select
 - ▶ Dental Wisconsin PPO
 - ▶ EPIC Benefits+ with Vision
 - ▶ EPIC Benefits+ without Vision
 - ▶ VSP Vision Insurance
- ▶ ETF Website: <http://www.etf.wi.gov/members/IYC2017/et-2107epa.asp>

Life Insurance Plans

- ▶ Employees can enroll in as many life insurance plans as they want
- ▶ When first eligible, coverage is guaranteed without Evidence of Insurability (EOI)
- ▶ If you don't elect when initially offered, you will have limited opportunities and may need to provide EOI
- ▶ Website for more info, including Life Insurance Needs Calculator and Comparison Chart: <https://www.wisconsin.edu/ohrwd/benefits/life/>
- ▶ Vendors:
 - ▶ State Group Life Insurance (SGL)
 - ▶ Individual and Family Group Life Insurance
 - ▶ UW Employees, Inc. Life Insurance
 - ▶ University Insurance Associate Life Insurance (only faculty & academic staff)
 - ▶ Required enrollment with \$24 deduction every October
 - ▶ Zurich North America (AD&D)

Income Continuation Insurance (ICI) - Academic Staff & Faculty

- ▶ Disability / income replacement insurance that will provide you up to 75% of your monthly salary if you become ill or disabled and are unable to work
- ▶ Administered by ETF
- ▶ Eligible if covered under WRS and under age 70
- ▶ Employer contributions begin after 12 months
- ▶ If you elect coverage to begin prior to 12 months, you pay full premium during the 12 months
- ▶ You choose the waiting period (30, 90, 125 or 180 days)
- ▶ Must also exhaust all of your sick leave (up to 1040 hours)
- ▶ Standard ICI covers the first \$64,000
- ▶ Supplemental ICI covers \$64,001 to \$120,000
- ▶ <https://www.wisconsin.edu/ohrwd/benefits/dis-life-accident/dis/ici/>

Income Continuation Insurance (ICI) - University Staff

- ▶ Disability / income replacement insurance that will provide you up to 75% of your monthly salary if you become ill or disabled and are unable to work
- ▶ Administered by ETF
- ▶ Eligible if covered under WRS and under age 70
- ▶ Must also exhaust all of your sick leave (up to 1040 hours)
- ▶ Standard ICI covers the first \$64,000
- ▶ Supplemental ICI covers \$64,001 to \$120,000
- ▶ Employer contribution is based on accumulated sick leave
- ▶ New enrollment opportunities as your sick leave balance accumulates
- ▶ <https://www.wisconsin.edu/ohrwd/benefits/dis-life-accident/dis/ici/>

Long Term Care Insurance (LTCi)

- ▶ Provides financial protection for the costs of long-term care
- ▶ Covers services typically not covered by health insurance but are vital
- ▶ Includes care in non-institutional settings, such as assisted living, adult day care and in-home care
- ▶ Available to employee, spouse or domestic partner, your parents, your spouse's or domestic partner's parents
- ▶ Anyone covered must live in Wisconsin
- ▶ Employees can apply directly to the vendor at any time:

HealthChoice Insurance Solutions - Long Term Care
583 D'Onofrio Drive, Suite 101
Madison, WI 53719

Toll Free: (800) 833-5823
Local Madison: (608) 833-5823
E-mail: info@healthchoice.com
Website: healthchoice.com



United of Omaha

LifeSuite Program

- ▶ Do not have to enroll and is free of charge to all active, WRS-eligible employees
- ▶ Services include:
 - ▶ Travel Assistance - 24/7/365 assistance when traveling 100 miles or more away from home. Medical professional locator, interpretation, lost luggage, etc.
 - ▶ Beneficiary Financial Counseling - Beneficiaries who receive at least \$25,000 in State Group Life claim benefits.
 - ▶ Legal Services - Access to 22,000 attorneys nationwide for consultation on simple wills, estate planning and other legal issues. If attorney is retained there is a 25% discount on services.
 - ▶ Legacy Planning Services - Provides access to online information designed to help individuals and families work through end-of-life issues when dealing with the loss of a loved one or planning for their own passing
- ▶ For more info: <https://www.wisconsin.edu/ohrwd/benefits/misc/#lifesuite>

Career-Related Education Reimbursement

- ▶ Employees with half time or greater appointments are eligible to be reimbursed up to 100% of the cost of one course (up to 5 credits) per semester at any state accredited public or private school
- ▶ Coursework at UW-System is encouraged
- ▶ Supervisor must give prior authorization
- ▶ Approval will rely upon:
 - ▶ Potential for employee's increase in knowledge, skills and abilities
 - ▶ Availability of departmental funding



Benefit Resources

- ▶ Office of Human Resources:
 - ▶ Contact Benefits Specialist - Katelyn Fenner
 - ▶ <http://hr.uwosh.edu/>
 - ▶ 920-424-3008
 - ▶ benefits@uwosh.edu
- ▶ UW System benefits website:
<https://www.wisconsin.edu/ohrwd/benefits/>
- ▶ UW System new employee benefits website:
<https://www.wisconsin.edu/ohrwd/benefits/newemp/>
- ▶ My UW Portal: <https://my.wisconsin.edu>
- ▶ ETF website: <http://etf.wi.gov/>

Paperwork Check

- ▶ Sign and turn in your Enrollment Deadline Worksheet



Healthy Titans

University of Wisconsin Oshkosh

Healthy Titans 2020

- ▶ Fitness program open to all University of Wisconsin Oshkosh employees, spouses/domestic partners and retirees.
- ▶ Offers a variety of group exercise classes including Yoga, Core n Strength, Step Aerobics, Body Tone, and Interval Training each semester to meet your fitness needs.
- ▶ In addition to the group exercise classes, participants may use the Albee Fitness and Strength Training Center or the services of a student fitness specialist.
- ▶ Several different program options are available.

The logo for the Healthy Titans 2020 Fitness Program is located in the bottom right corner. It features the text "Healthy Titans 2020 Fitness Program" in a bold, black, sans-serif font. The text is set against a white background that is framed by a series of horizontal yellow lines, creating a striped effect. The logo is positioned over a background of overlapping yellow and orange geometric shapes.

Healthy Titans 2020

Group Exercise Classes

\$90

Attend unlimited classes including: Step Aerobics, Yoga, Core N' Strength, Interval Training, Body Tone & more!



A La Carte Options

Available for Healthy Titans Members and Non-Members

- **Bod Pod** Body Composition Assessment
Member \$40
Non-Member \$60
- **Nutrition** Consultation with our Dietitian
Member \$40
Non-Member \$60
- **Combo Package:**
Receive a detailed plan based on your Bod Pod results. Perfect for those interested in weight loss, sport and performance, body composition change and more!
Member \$70
Non-Member \$110

Total Titan



TOTAL TITAN 1X

\$125

One weekly personal training session with a student fitness specialist, a fitness assessment, access to the Albee Fitness & Strength Training Center and access to all group exercise classes.

TOTAL TITAN 2X

\$150

Two weekly personal training sessions with a student fitness specialist, a fitness assessment, access to the Albee Fitness & Strength Training Center, and access to all group exercise classes. *NEW* in 2016, receive a complimentary Bod Pod assessment pre and post training!



Full Access

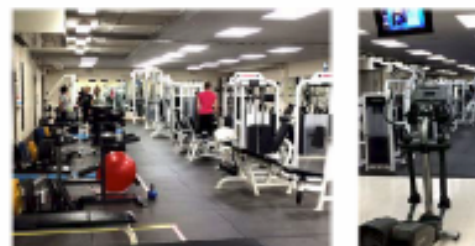
\$110

Access to Albee Fitness & Strength Training Center plus unlimited group exercise classes!

Fitness Center

\$50

Access to Albee Fitness & Strength Training Center.



Register Today!

Visit us online at :

https://secure.touchnet.com/C21622_ustores/web/store_main.jsp?STOREID=10&SINGLESTORE=true

Click on Register to fill out the form and pay online!

Weight Watchers at Work

- ▶ Weight Watchers at Work program aims to help employees go beyond the scale and achieve their health goals.
- ▶ Weight Watchers at Work meets regularly on campus at a reduced rate for UW Oshkosh employees.
- ▶ For more information contact Human Resources at 424-1166 or email hroffice@uwosh.edu



Employee Assistance Program (EAP)

- ▶ LifeMatters program offered through Empathia, Inc.
- ▶ Free, confidential service to employees and anyone living in their household
- ▶ Website: mylifematters.com (sign in using code **SOWI**)
- ▶ Phone: 1-800-634-6433, 24 hours a day, every day of the year
- ▶ Assistance with life, work, family and wellbeing



LifeMatters Services (EAP)

- ▶ Depression
- ▶ Family or job concerns
- ▶ Legal matters & financial questions
- ▶ Alcohol or drug abuse questions or problems
- ▶ Emotional or stress related issues
- ▶ General health & wellness
- ▶ Adult & elder care needs
- ▶ Parenting and child care concerns
- ▶ International & domestic adoption
- ▶ Summer programs & camps
- ▶ After-school programs
- ▶ Children with special learning needs
- ▶ Finding a college/financial aid
- ▶ Caregiver stress & burnout
- ▶ Pet care
- ▶ Other personal concerns

Counseling Services (EAP)

- ▶ Counseling services are available at no cost to employees and their household members.
- ▶ Professional counselors are available both on the telephone and on an in-person basis in your local area.
- ▶ You can receive up to 5 sessions, per issue per year.
- ▶ If additional counseling or services are recommended, the counselor will assist you with accessing providers covered by your insurance plan.

Well Wisconsin Program - StayWell

- ▶ Available to employees in State of Wisconsin Group Health Insurance
- ▶ \$150 reward to employees and covered spouses for completing a health screening on-site or with your doctor and online questionnaire by October 20th!
- ▶ Online portal services (<https://wellwisconsin.staywell.com>):
 - ▶ Health assessment with personalized feedback
 - ▶ Free health coaching
 - ▶ Device connection & health trackers
 - ▶ Webinars, digital workshops & health library
 - ▶ Mindfulness resources



Other Wellness Resources

- ▶ Student Recreation & Wellness Center
- ▶ Flu Shot Clinic on-site
- ▶ YMCA Corporate Discount - 10% (Oshkosh location only)
- ▶ Smoking Cessation - <https://quitnet.meyouhealth.com/#/>
- ▶ Nutrition:
 - ▶ <https://www.choosemyplate.gov/>
 - ▶ <https://www.nutrition.gov/>
 - ▶ www.eatright.org
- ▶ Fitness:
 - ▶ <https://www.acefitness.org/>
 - ▶ <https://go4life.nia.nih.gov/>
- ▶ Financial Wellness:
 - ▶ <https://americasaves.org/>
 - ▶ <http://www.choosetosave.org/>

