



**2012**

## **Summary of Benefit Plans**

for employees covered by the Wisconsin Retirement System

- **Classified Staff**
- **Academic Staff**
- **Faculty**

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For benefits and payroll updates and more information, please visit:

<http://benefits.wisc.edu>

## State Group Health Insurance

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Description: The plan provides comprehensive medical and prescription coverage. Other benefits such as dental coverage vary among plans. You can choose between a Health Maintenance Organization (HMO) and the Standard Plan (a Preferred Provider Plan). HMO plans provide coverage for an annual eye exam. The prescription drug benefit is administered by Navitus.

## EPIC Benefits+

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Description: The plan provides additional dental, excess medical, accidental death and dismemberment, and optional vision coverage. It also includes a complimentary vision discount program. There is no coverage for routine dental services. The optional vision coverage provides benefits for contact lenses and glasses. The plan pays 50% of covered, non-routine dental charges, up to \$1000 per year after a \$75 per person annual deductible is satisfied. Orthodontic lifetime maximum is \$1,200 per member. Orthodontic services have a 12 month waiting period and are for eligible children under 19. This plan is **not** intended to replace your health insurance.

## Dental Insurance Comparison Chart

### Comparison of Dental Wisconsin, Anthem DentalBlue and EPIC Benefits+ Plans

<http://uwservice.wisc.edu/docs/publications/dental-2012-plan-comparison.pdf>

## Anthem Dental Insurance

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Description: Only Classified Represented employees are eligible to carry Anthem DentalBlue coverage. All other employees interested in dental coverage should consider enrolling in the Dental Wisconsin plan (see below).

The Anthem DentalBlue program offers three dental plans; Dentacare HMO, Preferred PPO, and the Supplemental Plan. The HMO and PPO plans include coverage for diagnostic and preventive services; the Supplemental plan does not. Co-payments, deductibles, benefits and provider restrictions vary among plans. If you select the HMO plan, you must select a Dentacare Center. All three plans provide a discount for orthodontic services received from a network provider. There is a 3 month waiting period for basic and major services for the PPO and Supplemental plans.

## Dental Wisconsin Insurance

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Description: The Dental Wisconsin program offers two dental plans: Delta Dental PPO and Dental Select. The PPO plan includes coverage for diagnostic and preventive services; the Dental Select plan does not. Co-payments, deductibles, benefits and provider restrictions vary between plans. If you select the PPO plan, you have the choice of using Delta Dental PPO Providers (in-network, lower cost) or Delta Dental Premier Providers (out-of-network, greater cost). The Dental Select plan allows you to choose any dentist, but utilization of a Delta Dental Premier Provider will eliminate excess charges. A \$1,000 orthodontia benefit is available for children under

age 19. There is a 3 month waiting period for basic and major services for both plans.

## **VSP Vision Insurance**

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Description: The plan provides coverage for an annual eye exam, contact lenses and glasses. The plan also includes discounts for refractive eye surgery from numerous providers.

## **Income Continuation Insurance (ICI)**

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Description: The plan provides up to 75% of gross wages as replacement income if you become disabled. Benefits begin after a selected waiting period (minimum of 30 consecutive calendar days) or use of accumulated sick leave (up to 130 days), whichever is longer. There are two coverage levels: Standard ICI covers earnings up to \$64,000; Supplemental ICI covers earnings from \$64,001 to \$120,000.

## **Life Insurance Comparison Charts**

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### **Life Insurance Features Comparison**

<http://uwservice.wisc.edu/docs/publications/life-insurance-features-comparison-uw1261.pdf>

### **Life Insurance Cost Comparison**

<http://uwservice.wisc.edu/docs/publications/life-insurance-rates-comparison-uw1483.pdf>

## **State Group Life Insurance**

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Description: The plan provides group term life insurance. Coverage, based on your highest Wisconsin Retirement System calendar year earnings, is available up to 5 times your annual income. Spouse/Domestic Partner and Dependent coverage is available.

## **Individual and Family Group Term Life Insurance**

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Description: The plan provides group term life insurance. Initially, you may select up to \$20,000 of coverage for yourself, up to \$10,000 for a spouse/domestic partner, and up to \$5,000 per child. Maximum employee coverage is \$200,000, \$100,000 for a spouse/domestic partner, and \$10,000 per child. Annually, participants have an opportunity to increase coverage without evidence of insurability.

## **University Insurance Association (UIA) Life Insurance**

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Description: **Participation in this decreasing term life insurance plan is mandatory for all eligible Unclassified employees.** Classified employees are not eligible. There is no enrollment form. Your benefit level is determined according to your age at the beginning of the policy year (October 1).

The annual \$24 premium is deducted from your October earnings. If you initially qualify for coverage on April 1, a \$12 premium will be deducted from your March earnings.

## **UW Employees, Inc. Life Insurance**

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Description: The plan provides decreasing term life insurance. Coverage amount is based on your age.

## **Accidental Death and Dismemberment Insurance (AD&D)**

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Description: The plan protects you against losses resulting from a covered accident. Various coverage options are available; employees may elect up to \$500,000 of coverage and several new benefits have been added to the plan. The plan also includes a comprehensive travel assistance program. You may enroll or change your coverage or benefit level at any time.

## **Employee Reimbursement Accounts Program (ERA)**

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Description: The plan allows you to set aside pre-tax income for eligible medical and/or dependent care expenses.

- Medical Expense Account covers eligible expenses not reimbursed by any medical, dental, or vision care plan.
- Dependent Care Account covers eligible expenses for the physical care of the dependent, either inside or outside the home.

## **Wisconsin Retirement System (WRS)**

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Description: Participation is automatic for all eligible employees. Your retirement income will be based on your years of service and the average of your highest three years of earnings or based on the total cash value of your account, whichever is greater. WRS also provides death, permanent disability, and separation benefits.

WRS coverage begins on the first day you are eligible for coverage. By statute, the mandatory contribution is a percentage of covered salary, and varies by employment category.

## **Tax Sheltered Annuity 403(b) Program**

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Description: The TSA program is a voluntary supplemental retirement savings program that allows you to invest pre-tax income and defer taxes on savings. You may invest in a variety of mutual funds and annuity contracts offered by approved investment companies. There is also a Roth option available. There is no employer match of your contributions.

## **Wisconsin Deferred Compensation Program (WDC)**

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Description: The WDC program is a voluntary supplemental retirement savings program that allows you to invest pre-tax income and defer taxes on savings. WDC is a section 457(b) program that allows you to choose from a current array of 21 investment options: five lifecycle portfolios; one stable value option; one FDIC-insured bank option; ten mutual fund options; four commingled trust options. There is also a Roth option available. There is no employer match of your contributions.