

Epic Dental and Excess Medical Insurance

You must apply within 30 days of employment. It pays 50 percent of covered, non-routine dental charges including orthodontia up to \$750 per year after a \$200 per person deductible. It may pay medical expenses if you are hospitalized or have outpatient surgery, after your health plan coverage and a \$250 deductible. Premiums are Single, \$12.90; Employee and one dependent, \$25.80; Family, \$38.70. This does not replace Health Insurance.

Other Pre-Tax Programs

Employee Reimbursement Account (ERA)*
UW Tax-Sheltered Annuity Program (TSA)
Wisconsin Deferred Compensation Program
Long-Term Care Insurance
US Savings Bonds

Sick Leave

Unclassified Employees — Sick leave — Initial 22 day allocation; after 18 months, one day per month or six days per semester. (prorated for part-time employment)

Vacation — Employees with 12-month (not academic/school year) appointments. Twenty-two days per year (prorated for part-time employment).

Classified Employees — Sick leave — All permanent and project employees earn .0625 hours for each hour in pay status up to 5 hours biweekly.

Vacation - After completion of the first six months of employment. Number of hours is based on service.

For complete information,
contact your benefits office,
or visit www.uwrf.edu/hr
or [www.uwsa.edu/hr/
benefits/](http://www.uwsa.edu/hr/benefits/)

Benefits at a Glance



the power of learning

Fringe Benefits

Fringe Benefits are a significant part of your compensation package here at the University of Wisconsin-River Falls. The State of Wisconsin pays an average of 44.5 percent of your salary for these benefits.

Benefits include, among other things:

Participation in the Wisconsin Retirement System (WRS)

The retirement contribution is 10.6 percent of an employee's gross wages. The State is currently paying the full amount as a fringe benefit.* The State also contributes 1.2 percent to fund retiree health insurance credits. There are no eligibility or contribution requirements for vesting. Your WRS account includes a death benefit.

Group Health Insurance

You must submit an application to the Benefits Office for health insurance within 30 days from the start date of your contract letter.

There are several **options for coverage**. If you select a Tier 1 plan, your monthly cost in 2008 will be \$27 for single coverage or \$68 for family coverage. A Tier 2 plan is \$60 for single coverage or \$150 for family coverage. A Tier 3 plan (the Standard Plan), is \$143 for single coverage or \$358 for family coverage. Premiums are deducted on a pre-tax basis.*

Some participating health plans offer limited **dental coverage**, such as coverage for preventive and diagnostic services. Some also cover a portion of basic and restorative services. Some plans include a limited orthodontic benefit as well.

Prescriptions are administered by Navitus Health Solutions, a Pharmacy Benefit Manager (PBM). The three tiers for co-payments are: Tier 1, \$5; Tier 2, \$15; and Tier 3, \$35. The annual prescription drug out-of-pocket maximum is \$350 for an individual and \$700 for family; the Standard Plan is \$1,000 and \$2,000 respectively. For additional information or to view the drug formulary listing, contact Navitus at 1-866-333-2757 or visit www.navitushealth.com.

*Not applicable to Classified Limited Term.

Income Continuation Insurance (ICI)

You must submit an application indicating whether you elect or decline the insurance within 30 days of employment. ICI protects your income during periods of illness or disability by paying up to 75 percent of your monthly gross income up to age 65. The maximum monthly benefit is \$4,000. Your monthly earnings and waiting period determine the monthly premium.

Life Insurance Programs

State Group Life Insurance
(Department of Employee Trust Funds)
University of WI Employees, Inc., Group Life
(Country Life)
Individual and Family Group Life
(Minnesota Mutual Life)
University Insurance Association (Unclassified only)

Accidental Death and Dismemberment (AD&D)

You can enroll at any time. Coverage is for accidental death only and options range from \$25,000 to \$250,000 for single and family coverage. Coverage is available for employee, spouse, domestic partners and dependents.

Dental Blue

You must apply within 30 days of employment or during a designated open enrollment period. There are three plans to choose from: Dentacare HMO, Preferred PPO, Supplemental Plan. Coverage for a domestic partner and his/her dependents is available. A domestic partner form is required.

Spectera Vision Plan

Covers one eye exam per year with a \$10 co-pay; one pair of glasses/contacts per year; frames covered once every 24 months. You must enroll for an entire year for eligibility. Premiums are paid pre-tax* one month in advance. Costs are Employee only, \$5.83; Employee and Spouse/Domestic Partner, \$11.34; Employee and Child(ren), \$11.88; Employee and Family, \$17.82.