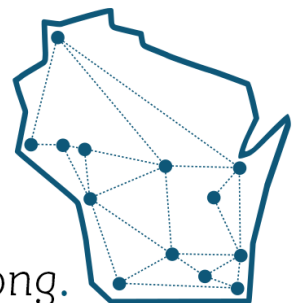




2026 Benefits Summary

**GRADUATE ASSISTANTS, EMPLOYEES-IN-TRAINING, FELLOWS, SCHOLARS,
AND SHORT-TERM ACADEMIC STAFF
NOT COVERED BY THE WISCONSIN RETIREMENT SYSTEM**

APPOINTMENT START DATES: DECEMBER 2, 2025 – DECEMBER 1, 2026



Work. Thrive. Belong.

Work. Thrive. Belong.

As a new employee of the Universities of Wisconsin, 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 Universities of Wisconsin, you'll have a variety of career opportunities.

You'll **thrive** in the Universities of Wisconsin with our competitive benefits package.

You'll **belong** to the Universities of Wisconsin with a positive and inviting work culture.



The Universities of Wisconsin 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.

2026 Benefits Summary

The Universities of Wisconsin offers an excellent benefits package to meet the diverse employee needs. 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 dependent coverage.

Understanding your options can help you get the most from your benefit plans. This is a summary of the benefits available to Universities of Wisconsin 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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Note: The Department of Employee Trust Funds (ETF) contracts with insurance companies to administer benefits for public agencies (including the Universities of Wisconsin) throughout the State of Wisconsin. Various Boards have decision-making authority for most benefits plans. Since ETF plays a role in administering the benefits you enroll in, you may receive direct communications from ETF or see their branding on some benefits resources.



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.

Over the course of your employment, you may have a **qualifying life event** such as marriage, birth, adoption, loss of other coverage, or employment change. Qualifying life events may change your benefit plan needs. You generally have 30 days from your qualifying life event date to change your benefits.

You are paid every other Thursday for the prior two week period. Insurance premiums are deducted from the first two paychecks each month for coverage for the current month. The insurance premium charts throughout this summary are the monthly premiums. Divide by two for the per paycheck deduction. Some premiums are deducted pre-tax.

How to Enroll

REVIEW

Learn more about your benefits and eligibility by visiting the **Universities of Wisconsin Employee Benefits** website.

DECIDE

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

ENROLL

Watch for an email following your date of hire or benefits eligibility date with instructions for how to enroll. You **must enroll within 30 days** from your date of hire or eligibility date! When you enroll, choose your benefits plans and add dependents. If you add dependents, you will need to:

- Add their social security number during your benefits enrollment and
- Upload documentation (for example: marriage or birth/adoption certificate)

You must upload documentation to verify that your dependents are eligible for coverage.

Review: [Universities of Wisconsin Employee Benefits website](#)

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

Enroll: Log into Workday (myworkday.wisconsin.edu) to get to My Insurance Benefits to enroll.



Paid Time Off and Leave Benefits

This benefit package includes paid leave benefits for short-term academic staff employees that are expected to work at least 440 hours for at least one year. Paid leave is allocated on a fiscal year basis (July 1-June 30).

Graduate assistants, employees-in-training, fellows, and scholars are not eligible for paid leave benefits.

VACATION

Short-term academic staff employees in an annual-basis appointment earn up to 176 hours of vacation per fiscal year; prorated if part-time. Vacation can be used before it is earned. Unused vacation earned in a fiscal year can be carried over for one fiscal year and then will expire.

PERSONAL HOLIDAYS

Short-term academic staff employees in an annual-basis appointment are granted up to 36 hours of personal holiday per fiscal year; prorated if part-time. Unused hours expire at the end of the fiscal year.

LEGAL HOLIDAYS

Short-term academic staff employees are eligible for 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. Part-time employees receive a prorated amount based on hours worked during the pay period that includes the legal holiday.

SICK LEAVE

Short-term academic staff employees qualify for up to 176 hours of sick leave for use during the first 18 months of employment; prorated if part-time. After the first 18 months, up to 96 hours of sick leave are earned per fiscal year; prorated if part-time. Sick leave accumulates without limit, does not expire, and cannot be used before it is earned. *Leave hours used or no leave taken reports must be submitted on a biweekly basis. If reports are not submitted, your sick leave balance will be permanently reduced.*



PAID PARENTAL LEAVE

After completing six months of continuous employment, eligible for up to six weeks of paid time off following a qualifying birth/adoption. Must be used within 12 months following the qualifying birth/adoption. Post Doctoral fellows eligible for absence with pay under UW Administrative Policy 1220 are eligible. Employees-in-Training and Graduate Assistants (Teaching Assistants, Research Assistants, Project Assistants, Program Assistants – Reader/Grader) are not eligible.

FAMILY MEDICAL LEAVE

If you 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), you are eligible for up to 12 weeks of unpaid, job-protected leave each calendar year for specified family and medical reasons.

JURY DUTY

Short-term academic staff employees in a sick leave eligible position will receive paid leave when summoned as a witness for the employer or impaneled as a jurist.

VOTING

Short-term academic staff employees in a sick leave eligible position that cannot vote outside of work hours may receive paid leave to vote.

BONE MARROW AND HUMAN ORGAN DONATION

Short-term academic staff employees in a sick leave eligible position that request to serve as a bone marrow donor 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 provide support if you need an extended, unpaid leave of absence due to illness/injury that incapacitates you 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

If you meet certain requirements, you may be 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.

Visit the Universities of Wisconsin Employee Benefits [Leave Benefits web page](#) for more information.



State Group Health Insurance

Student Assistants and Employees-in-Training are eligible if expected to work at least 33% for at least six months (12-month employees) or 33% for at least one semester (9-month employees). Short-term Academic Staff (including Visiting Faculty) are eligible if expected to work at least 21% for at least six months (12-month employees) or 28% for at least one semester (9-month employees). Once enrolled, you must remain enrolled for the entire calendar year.

The State Group Health Insurance Program is administered by ETF. The below plan designs are available to cover your hospital, surgical, medical, and pharmacy benefits.

- **Health Plan**

Offers a variety of **local** health insurance plan carriers that provide county-based coverage mainly in Wisconsin (some offer limited coverage in surrounding states). Choose an insurance carrier that will provide services in the county you will receive them in.

- **Access Health Plan**

Provides **nationwide** coverage at an increased cost. The insurance carrier is Dean Health Plan with an extended network of providers through First Health.

You have a **30-day enrollment period** from your benefit eligibility date (usually date of hire). Your spouse and eligible dependent children may also be enrolled at this time.

| Monthly Pre-tax Employee Premiums (without Uniform Dental) | Individual | Family |
|---|------------|----------|
| Health Plan | \$64.00 | \$159.00 |
| Access Health Plan | \$165.50 | \$411.00 |

Visit the Universities of Wisconsin Employee Benefits [State Group Health Insurance web page](#) for more information.



State Group Health Insurance – Summary

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.

| | Health Plan / Access Plan |
|--|--|
| Annual Deductible | \$250/individual \$500/family |
| Coinsurance | After deductible: You pay 10% |
| Annual Out-of-Pocket Limit | \$1,250/individual \$2,500/family |
| Routine Preventive Services | You pay \$0. The plan pays 100%. |
| Telehealth/Virtual Visit | What you pay varies by carrier. |
| Primary Care Office Visit | \$15 copay per visit |
| Specialist Office Visit and Urgent Care Visit | \$25 copay per visit |
| Vision Exam | \$25 copay You pay \$0 for children under 5. |
| Hospital and Ambulance | After deductible: You pay 10% |
| Emergency Room | \$75 copay per visit then deductible and 10% coinsurance |
| Physical, Speech, and Occupational Therapy | 10% (up to 50 visits/year, plan may approve more visits if necessary) |
| Prescription Copays (30-day supply) | 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 specialty pharmacy) |
| Pharmacy Benefits Annual Out-of-Pocket Limit | Level 1 & 2: \$600/individual, \$1,200/family Level 3 & 4: Federal Maximums |

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 Universities of Wisconsin 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 ETF. Delta Dental is the insurance carrier. 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 Benefit 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 (with 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 |
|--|---------------------------|------------------------------|------------------------|-----------------------------|
| Individual | \$4.00 | \$37.18 | \$9.08 | \$22.24 |
| Individual + Spouse | \$11.00 | \$92.98 | \$18.16 | \$44.52 |
| Individual + Child(ren) | \$11.00 | \$92.98 | \$12.24 | \$41.32 |
| Family | \$11.00 | \$92.98 | \$21.76 | \$68.18 |

Visit the Universities of Wisconsin 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, administered by ETF. MetLife is the insurance carrier, using the Superior network of vision providers. This insurance provides coverage for materials (for example, glasses and contacts). Once enrolled, you must remain enrolled for the entire calendar year.

A vision exam is covered by the State Group Health Insurance plan (see page 8).

| | In-Network | Out-of-Network Reimbursement |
|---------------------------------------|---|--|
| Annual Exam with Dilation | \$15 copay, plan pays balance (covered up to twice a year for children) | \$45 |
| Retinal Imaging | \$39 copay | Applied to exam allowance |
| Frames Benefit | \$150 allowance then 20% off balance | \$70 |
| Lenses Benefit Frequency | 12 months | 12 months |
| Frames Benefit Frequency | 24 months for adults 12 months for children | 24 months for adults 12 months for children |
| Lenses: Single Vision | \$25 copay, plan pays balance | \$30 |
| Lenses: Bifocal Vision | \$25 copay, plan pays balance | \$50 |
| Lenses: Trifocal | \$25 copay, plan pays balance | \$65 |
| Lenses: Progressive | Standard: \$25 copay Premium, Ultra, Ultimate: You pay up to \$70, \$80, or \$175 copay | \$50 |
| Contacts (in lieu of lenses) | Conventional: \$150 allowance Disposable: \$150 allowance Medically Necessary: Paid in full by plan | \$105 \$105 \$210 |
| Contact Lens Fit and Follow-up | Standard: \$30 copay, plan pays balance Specialty: \$30 copay, then \$50 allowance | Applied to contact lens allowance |

| Monthly Pre-tax Employee Premiums | Individual | Individual + Spouse | Individual + Child(ren) | Family |
|-----------------------------------|------------|---------------------|-------------------------|---------|
| Vision Insurance | \$4.72 | \$9.40 | \$10.60 | \$16.94 |

Visit the Universities of Wisconsin Employee Benefits [Vision Insurance web page](#) for more information.



Life Insurance

Life insurance 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, to pay off debt or funeral expenses).

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. If you enroll, 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 for each child. Includes an accidental death & dismemberment benefit equal to your employee, spouse/domestic partner, and child coverage amount.

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, dismemberment, 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 Resources, Critical Burn and Rehabilitation benefits. Continuation coverage available at retirement.

ACCIDENT INSURANCE

Accident insurance is available for you, your spouse, and eligible children. Provides cash payment to help cover out-of-pocket expenses in the event of an injury due to an accident. Includes an accidental death & dismemberment component for you, your spouse, and eligible children and Identity Theft Resources.

Visit the Universities of Wisconsin Employee Benefits [Life Insurance web page](#) and [AD&D and Accident Insurance web page](#) for more information.



Flexible Spending Accounts

All Student Assistants and Short-term Academic Staff employees are eligible for the Flexible Spending Accounts (FSAs) except Fellows, Scholars, Trainees, Graduate Interns/Trainees and Post-Doctoral Fellow/Trainees. 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. ETF partners with TASC to administer the FSAs.

HEALTH CARE FSA

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

| 2026 Annual Contribution Amounts | |
|----------------------------------|---|
| Health Care FSA | \$50 - \$3,300 |
| Dependent Day Care FSA | Up to \$7,500 (depends on tax filing status) |

DEPENDENT DAY CARE FSA

Used to help pay for eligible dependent day care expenses such as after-school care, babysitting, adult or child day care, or 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 \$325 for the parking account and \$325 for the transit account.

January 1 – December 31 is the plan year for all FSAs. Some funds remaining in your Health Care or Parking & Transit Account on December 31 may automatically **carry over** to the next plan year. 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 in the fall during the benefits enrollment period to participate the following year.

Visit the Universities of Wisconsin Employee Benefits [Spending and Savings Accounts web page](#) for more information.



Retirement Plans – Supplemental Retirement Savings Programs

Most employees are eligible for two supplemental retirement savings programs:

- UW 403(b) Supplemental Retirement Program (SRP) and
- Wisconsin Deferred Compensation (WDC) 457 Program

Fellows, Scholars, Trainees, Graduate Interns/Trainees or Post-Doctoral Fellow/Trainees do not receive wages; therefore, are not eligible for these programs.

Enrollment and contribution changes to either 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. Contributions are made the first two paychecks of each month (24 paychecks per calendar year). These programs are voluntary and there is no minimum 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 Universities of Wisconsin, through two record keepers, Fidelity and TIAA. 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. WDC offers a mix of investment options: Target Date funds; actively managed or index mutual funds, 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.

| 2026 Contribution Limits (based on age) | SRP | WDC |
|---|--|----------------------------|
| Under Age 50 | \$24,500 | \$24,500 |
| Age 50 to 59 and Age 64 and Over | \$32,500 | \$32,500 |
| Age 60 to 63 | \$35,750 | \$35,750 |
| Annual Fee | Depends on account balance and record keeper | Depends on account balance |

You may contribute the annual maximum to the SRP **and** WDC plans. Catch-up contributions available, if eligible.

Visit the Universities of Wisconsin Employee Benefits [Retirement Plans web page](#) for more information.



Other Benefits

WELL-BEING RESOURCES

Universities of Wisconsin supports 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 help with work-life services. This program allows up to eight in-person sessions per person per issue per year.

**Graduate assistants are not eligible; however, similar services may be available through your institution's student health services.*

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 other expenses. May be 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, direct deposit, and tax deductions for Wisconsin residents (limitations apply).

EMPATHY PROGRAM

This program is available to you (and your beneficiaries) if you enroll in Individual & Family Life Insurance or Accident Insurance. The program provides comprehensive bereavement support when preparing for or following the loss of a loved one. Services can be accessed at the time of a claim.

LIFESTYLE PROGRAM

This program is available to you if you enroll in Individual & Family Life Insurance. The program provides the services listed below, is free of charge, and no enrollment is necessary.

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).



Work. Thrive. Belong.

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.

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