



## **UW Hospitals & Clinics (WI)**

# 2026 Employee-in-Training Benefit Summary

### **Benefit Eligibility**

Applies to Post Grad Trainees, Residents, Fellows and Interns that are in the Physician or Non-Physician Trainee Program\*

Employees-in-training (research associates, post-doctoral fellows, post-doctoral trainees, post-graduate trainees 1 through 7, interns (non-physician), research interns, and graduate interns/trainees) holding a combined one-third time (33%) or greater appointment of at least one semester for academic year (nine month) or six months for annual (twelve month) appointments are eligible for the benefits listed on this summary.

### **Questions?**

Contact the HR Service Center at (608) 263-6500.

\*Specific roles may be excluded and have UWSMPH benefits only due to grants/funding.

## Health and Uniform Dental Insurance

Health and uniform dental coverage with UWHC contribution is available the 1st of the month coinciding with or that first occurs during the 30-day enrollment period. Regardless of the plan design option or health plan you choose, the in-network coverage is the same (uniform benefits). The key differences are what you pay per month (premiums), your provider network (local or nationwide) and whether you can see providers out-of-network.

Choose a plan design option that works best for you. The [It's Your Choice Decision Guide](#) is a helpful resource for choosing your benefits. The [Choosing a Health Plan Design video](#) is also available on ETF's site.

Insurance Type	Coverage Level	Monthly Premiums	
		With Dental*	Without Dental*
IYC Health Plan	Single	\$68	\$64
	Family	\$170	\$159
Access Health Plan	Single	\$169.50	\$165.50
	Family	\$422	\$411

### It's Your Choice (IYC) Health Plan

UWHC offers comprehensive health insurance coverage with the IYC HMO Health Plan. Routine, preventive services are covered 100%. Primary care office visit copay \$15; specialty care visit copay \$25; urgent care copay \$25; ER copay \$75. Plan has an annual deductible of \$250 individual/\$500 family that applies to illness and injury-related services beyond the office visit copayment. After the deductible, the patient is responsible for 10% coinsurance until meeting the out-of-pocket maximum of \$1,250 individual or \$2,500 family. One (1) preventive vision exam with copay is included.

### Access Health Plan

The Access Health Plan is a Preferred Provider Plan with a nationwide network of providers, administered by Dean. In exchange for increased flexibility in medical providers, the monthly premium for the Access plans is considerably higher. Benefits are payable at a higher level when in-network provider is used.

### Uniform Dental Benefits

Health insurance can be elected with or without preventive and basic dental coverage. Health insurance premiums are listed with and without dental benefits. The plan has a \$1,000 annual benefit maximum per person. Coverage includes two cleanings per year as well as fillings. Orthodontia is covered at 50% for children under age 19 up to a lifetime maximum of \$1,500 per child. There are no major/restorative services. You must use Delta Dental providers (no out-of-network coverage). The same Uniform Dental benefits are offered across all 4 of the health plans. Additional information at <https://etf.wi.gov/insurance/dental-insurance/dental-insurance-coverage>.

### Prescription Coverage

Prescription coverage is provided through Navitus Health Solutions. Those in the HDHP pay 100% of cost until medical deductible is met. Additional information at <https://etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx>.

## Supplemental Dental Insurance Plans

Coverage is available on the first of the month coinciding with or that first occurs during the 30-day enrollment period. Review the Delta Dental network for a full list of providers.

	Coverage Comparison			
	Preventive	UWHC Supplemental	Select	Select Plus
<b>Preventive/ Basic</b>	Yes	Yes	No	No
<b>Calendar Year Max</b>	\$1,000	\$1,200	\$1,000	\$2,500
<b>Deductible</b>	\$0	\$50/individual \$100/family	\$100/person	\$25/person
<b>Major/Restorative</b>	Not covered	50%	50%	60%
<b>Orthodontia</b>	50% Lifetime max: \$1,500 Up to age 19	50% Lifetime max: \$1,250 Up to age 19	Not covered	50% Lifetime max: \$1,500 No age limit

	Monthly Premiums			
	Preventive	UWHC Supplemental	Select	Select Plus
Employee only	\$37.18	\$21.54	\$9.08	\$22.24
Employee + Child(ren)	N/A	N/A	\$12.24	\$41.32
Employee + Spouse	N/A	N/A	\$18.16	\$44.52
Employee + 1	N/A	\$42.10	N/A	N/A
Family	\$92.98	\$66.48	\$21.76	\$68.18

## Supplemental Vision Insurance

Supplemental vision plan that covers an annual eye exam with a \$15 copay, an allowance for lenses every 12 months and frames every 24 months with a \$25 copay, or contacts (up to \$150) every 12 months in lieu of lenses and frames. Coverage is available on the 1st of the month coinciding with or that first occurs during the 30-day enrollment period. Review the MetLife Vision (Superior Vision) network for a full list of providers.

Coverage Level	Monthly Premium
Employee Only	\$4.72
Employee + Child(ren)	\$10.60
Employee + Spouse	\$9.40
Family	\$16.94

## Flexible Spending Accounts (FSAs)

Allows you to withhold tax-free dollars from paychecks to spend on eligible expenses.

### Health Care Flexible Spending

Participants enrolled in a non-high deductible health plan may set aside up to \$3,300 in pre-tax dollars for eligible medical, prescription, vision, and dental/orthodontic expenses not covered by insurance. Participants will be provided with a debit card loaded with their annual election to make qualifying payments. Up to \$660 of unused funds will roll over into the next plan year. If you do not re-enroll for 2027, you must have at least \$50 in your account at end of 2026 to be carried over into 2027. Lesser amounts will be lost. Coverage will be effective the first of the month on or following your eligibility date.

### Dependent Day Care Flexible Spending

Participants can set aside up to \$7,500 in pre-tax dollars for eligible day care expenses. Annual elected enrollment amount will be deducted from paycheck pre-tax, up to annual maximum of \$7,500 per family. There is no rollover of unused funds into the next plan year. Enrollment must be done each year. Coverage will be effective the first of the month on or following your eligibility date.

## Life Insurance

### Supplemental Life Insurance

UWHC also offers several additional life insurance products that offer term life and/or accidental death and dismemberment benefits for an employee, spouse and eligible dependents. These programs are completely funded by the employee.

## Additional Voluntary Benefits

### AD&D Insurance

Provides accident insurance protection payments for specific amputation injuries or for accidental death. You chose a coverage level based on personal need. Benefit also includes travel insurance and insures against identity theft. Coverage will be effective the first of the month following submission of the application.

### Accident Plan

The Securian Accident Plan provides a cash benefit paid directly to you to help cover out-of-pocket expenses regardless of health insurance coverage.

## **Pet Insurance**

UW Health offers pet insurance to all employees as a voluntary benefit. Employee pays full premium but is offered discounted rates through Spot Pet Insurance. The benefit includes coverage for accidents, illnesses, behavioral conditions and more.

## **Retirement Plans**

Employees are eligible to participate in both the Wisconsin Deferred Compensation (WDC) 457(b) and Tax-Sheltered Annuity (TSA) 403(b) plans.

- Both plans allow employees to make pre- and post-tax supplemental retirement savings contributions.
- Participants aged 50 or older by the end of the plan year may defer an additional catch-up contribution. This portion of the plan is subject to IRS regulations and may change in future plan years.
- Employees may enroll in these plans and change contribution levels at any time.

Employees may also take advantage of free financial counseling with Fidelity or WDC to plan for retirement.

## **Benefit Time**

Employees-in-Training may be eligible for some paid time off benefits that are administered through your department. Please check with your department manager for details.

## **Domestic Partners**

Domestic partners are recognized for purposes of bereavement and leave of absence. A Domestic Partner Affidavit must be completed and on file prior to an event occurring that may require one of these benefits.

## **Additional UW Health Benefits**

### **Learning and Development Services**

Are you interested in learning, developing your skills, and expanding your knowledge? Would you enjoy meeting other UW Health employees and hearing new perspectives? Our service offerings are continuously expanding to include learning sessions and a resource library covering a variety of topics including team and individual development, computer/technical skills, supervisory or management development, tools for new employees and organizational learning.

- Eligible effective date of hire
- Session attendance is paid time and requires supervisor approval.

### **Tuition Benefit**

UW Health provides financial support to eligible employees who pursue education that supports career development to fulfill workforce needs.

- Must be an active full-time or part-time employee of 0.5 FTE or greater. See policy for full requirements and reimbursement amounts.
- Tuition assistance is provided for select career paths at in-network colleges and universities.
- All courses must be with an institution holding regional accreditation recognized by the U.S. Department of Education.

### **Employee Wellbeing**

UW Health's Employee Wellbeing Program offers and promotes activities, education and resources to all UW Health faculty and staff, and supports them in changing behaviors and making healthier choices. The program's activities and educational resources offer to help to manage stress, refrain from tobacco use, increase physical activity, reach and maintain a healthy weight, manage alcohol and drug addictions, maintain good nutrition and improve general health.

### **Bus Pass**

UW Health employees and physicians who use the Madison Metro Transit system can receive a bus pass at no cost.

### **Corporate Discounts**

UW Health offers a wide variety of discounts to area vendors, such as restaurants, fitness clubs, car care facilities and Wisconsin Dells. Visit [The Pulse](#) page to view all available corporate discounts.

### **Employee Assistance Program (EAP)**

All UW Health employees have immediate access to SupportLinc, our employee assistance and work/life program. SupportLinc is designated to be a confidential source of information and assistance to help employees and their families with professional counseling services, legal assistance, financial resources, childcare and more.

### **Adoption Assistance Benefit**

UW Health provides financial support to eligible employees for qualified expenses directly related to the adoption of a child.

- Must be an active full-time or part-time employee of 0.5 FTE or greater. See guideline for full requirements and reimbursement amounts.
- The maximum expense reimbursement per child is \$5,000, with a lifetime maximum of \$10,000 per family.
- Benefits are paid on a staggered reimbursement schedule.

### **Cashless Convenience**

Cashless Convenience is available to all UW Health employees and allows staff to make cash-free/credit card-free purchases through payroll deductions using their UW Health ID badge. Cashless Convenience can be used at pharmacy locations, food service locations and gift shops throughout UW Health.

### **Employee Referral Bonus Program**

UW Health offers a referral bonus program designed to aid in the recruitment of positions that have current workforce shortages, and encourages current UW Health employees to refer friends, former colleagues, and other professionals to apply for open, posted positions.

- Employees can make a referral by filling out the Referral Form within thirty days of the applicant submitting an application for the job. Details on referral amounts and eligible positions are available on [The Pulse](#)

Note: UW Health Human Resources staff and any supervisor, manager, director or executive are not eligible for a referral bonus for any UW Health position, regardless of department and location.

### **Benefit Deductions**

Premium rates are listed as a monthly amount. Most benefit premiums are prorated to be deducted on a semi-monthly basis, 24 times per year. Retirement is deducted on a per paycheck basis.