

MEDICAL COLLEGE OF WISCONSIN AFFILIATED HOSPITALS, INC

June 2025

Dear Incoming Housestaff:

MCWAH offers all housestaff a fringe benefit package of professional liability, health, dental, vision, life, and long-term disability insurance.

We are expecting 311 incoming housestaff; therefore, we would appreciate your assistance in returning the forms as soon as possible. This will help facilitate our housestaff registration and help ensure that you are properly enrolled in the fringe benefit and payroll systems.

All Incoming housestaff with previous Graduate Medical Education and/or practicing physicians returning for additional education are required to provide verification of successful completion of previous GME program(s) and claims history for each program(s). You should receive an email from our office regarding this requirement soon.

Please see our website for information concerning MCWAH benefits (<http://www.mcw.edu/gme.htm>). The benefits listed below and on the website are current as of today's date.

Your MCWAH Graduate Medical Training Agreement (contract) is being produced and will be mailed to you shortly.

Enclosed is a return [check-list](#) to assist you in returning all forms.

See the [Health, Dental, and Vision Insurance Enrollment Packet](#) for New Hire enrollment instructions for the required **on-line** forms to be completed. **You must Accept or Waive before the end of the qualifying period which ends 30 days past your official start date.**

1. **Health Insurance:** MCWAH has a Wisconsin Physicians Service (**WPS**) Health insurance plan utilizing the **WPS Statewide** Network.

Coverage is effective as of your official start date (generally 7/1) if you enroll during the qualifying period. There is no waiting period for pre-existing conditions (including maternity care).

Housestaff are required to pay 20% of the health premium on a pre-tax basis. The pre-tax monthly payroll deduction will be \$166.15 for single coverage and \$411.31 for family coverage as of 7/1/25.

There is an **annual open enrollment period** for Health insurance each late May/June for July 1st. Your enrollment and election **cannot be changed during the plan year** (7/1- 6/30) without a **qualifying event** (marriage, birth of a child, losing coverage through spouse, and similar) and the submission of a signed enrollment change form **within the qualifying period** (generally within 30 days) as defined in the plans. You can add, increase (single to family), waive or reduce (family to single) your enrollment each late May/June for July 1st. If you make no changes, your election automatically renews for the next plan year. Your signed enrollment form is also an election to enroll with pre-tax deductions for your portion of the premiums. See the [Health insurance enrollment information](#) and the plan certificate for additional details.

The WPS Statewide Network of providers includes all the hospitals on the Milwaukee Regional Medical Center Campus. Most of the other affiliated hospitals and members of the Medical College of Wisconsin Faculty Physicians and Surgeons participate.

See our website for the following important information. These documents are easily printable from the website. Paper copies are available upon request to gme@mcw.edu without charge:

- [Your WPS Health Insurance Plan - Who to Contact and How to find Information](#) including how to search the **WPS Statewide** Network for a provider before becoming a member. Note that in-network providers can go out of network at any time without notice.
- [Summary of Benefits and Coverage \(SBC\)](#): Uses a standard format and terms for important information including:
 - In-network & Out-of-network deductibles, co-insurance, co-payment, and other out of pocket costs
 - Prescription Drug coverage (Note: Specialty drugs require prior authorization)
 - Pre-admission certification
 - Mental Health benefits
 - Coverage Examples
 - And more
- [Group Health Plan Summary Plan Description](#) which includes the group plan certificate which should always be consulted. Exact details and coverage are subject to the terms of the group policy. This page has **important notices** including Medicaid and the Children's Health Insurance Program (CHIPRA), Women's Cancer rights, rights under the Newborns' and Mothers' Health Protection Act, and more. [Note: The 7/1/25 Health Plan Summary Plan description will be updated within 90 days of 7/1/25. You will have access to the current group plan certificate on-line through WPS if you enroll].

2. **Dental Insurance:** A comprehensive dental insurance program is provided through **Delta Dental**. Housestaff are required to pay 50% of the dental insurance premium on a pre-tax basis. The pre-tax monthly payroll deduction will be \$11.02 for single coverage and \$35.34 for family coverage as of 7/1/25.

You need to select one of two Dental Plan options when you enroll: The Exclusive Provider Option or the Freedom of Choice Option. If you choose the Exclusive Provider Option, you **must** go to an in-network dentist or you get **no** benefit. Your payroll deduction is the same regardless of which plan option you choose.

There is an **annual open enrollment period** for Dental insurance each June for July 1st. Your enrollment and election **cannot be changed during the plan year** (7/1- 6/30) without a **qualifying event** and the submission of a signed enrollment change form **within the qualifying period** (generally within 30 days) as defined in the plans. You can add, increase (single to family), add additional family members to existing family coverage, **change plan options** and waive or reduce (family to single) each June for July 1st. If you make no changes, your election automatically renews for the next plan year. Your signed enrollment form is also an election to enroll with pre-tax deductions for your portion of the premiums.

See our website for:

- [Your Delta Dental Insurance Plan](#) with information on who to contact and how to find information.
- [Your Dental Benefits](#) which provides a side by side summary of the two plan options including **the benefits and restrictions of each plan option**. Information is also provided on how to determine if a specific Dental provider is a participant in each plan option before you make your selection.
- [Group Dental Plan Summary Plan Description](#) which includes the group plan certificate which should always be consulted. Exact details and coverage are subject to the terms of the group policy.

3. **Vision Insurance:** A **Delta Vision** insurance plan utilizing the **EyeMed** network is available with **NO payroll deduction** for the Housestaff for either single or family coverage. MCWAH pays 100% of the premium.

There is an **annual open enrollment period** for Vision insurance each June for July 1st. Your enrollment and election **cannot be changed during the plan year** (7/1- 6/30) without a **qualifying event** and the submission of a signed enrollment change form **within the qualifying period** (generally within 30 days) as defined in the plan.

See our website for:

- [Your Delta Vision Insurance Plan](#) with information on who to contact and how to find information.
- [Vision Benefit Summary](#) which provides a summary of the plan benefits.
- [Vision Plan Summary Plan Description](#) which includes the group plan certificate which should always be consulted. Exact details and coverage are subject to the terms of the group policy.

Following are items that require your review/action:

Please go to MCWAH's GME website at www.mcw.edu/gme and select, "[Housestaff Orientation/May Employment/Benefits letter and Forms Due by June 16](#)".

Group Life Insurance Beneficiary Designation Form: MCWAH provides Group Life insurance covering housestaff as outlined at [Life and Accidental Death and Dismemberment Insurance](#). MCWAH pays 100% of the premium for this benefit. **Please print, complete, sign and date** the [Group Life Insurance Beneficiary Designation Form](#). This form is required and a wet signature is needed. **Please bring to our office when you complete the I9 form.**

I - 9 s : Please see the [memo](#) regarding I-9s. The memo provides a link to the I-9 forms that all housestaff are required to complete. This form requires a wet signature and **must be brought to our office.**

MCWAH Address Change Form: Since pertinent employment information is mailed to your home address, it is essential that our office be informed promptly when an address change is made. If your address has recently changed or will change prior to mid June (when the contracts will be mailed out), **please complete the [address form](#) and email it to gme_forms@mcw.edu**. If you are not currently residing in the Milwaukee area, please use this form to notify us of your Milwaukee address and effective date as soon as it's known.

Outlook App Memo and Patient Information Privacy & Security Agreement: You are required to read the Medical College of Wisconsin booklet titled *Privacy of Health Information* - see [link from our website](#). **This form will be sent to you via DocuSign: [Outlook App Memo and Patient Information Privacy & Security](#) Form.**

Required Courses: All incoming housestaff are required to complete certain online courses prior to beginning training in a MCWAH sponsored program. Please click on the following link for information on required courses: [Required Course Memo](#).

Wisconsin ePDMP Requirements: All incoming housestaff who will be involved in the prescribing process for monitored prescription drugs must register for a Healthcare Professional Account with the ePDMP prior to beginning training. Please check with your program to determine if you will be involved in the prescribing process for monitored prescription drugs. For information about Wisconsin ePDMP including how to register for an account click here: [Wisconsin ePDMP Requirements \[link to attached memo\]](#).

Direct Deposit/Tax Withholding Elections: All housestaff are required to have their payroll checks directly deposited. MCWAH offers direct deposit at almost all banks, savings and loans and credit unions. **You will be required to enter your bank account information in the Oracle payroll system no later than July 15.** Federal W-4 and Wisconsin WT-4 withholding elections will also be entered in Oracle. If no Federal and/or State withholding election is entered, taxes will be withheld at the Federal default of Single/Married Filing Separately and Wisconsin default of Single with 0 allowances. **Instructions for entering bank account and tax withholding elections will be sent to you in a separate email. You will not be able to enter your banking information/withholding elections until after your start date.**

Information on a one-time payroll advance available in mid-July to incoming interns will be sent directly to those who are eligible prior to July 1st.

Group Long-Term Disability Insurance: MCWAH provides Group Long -Term Disability (LTD) insurance covering housestaff. MCWAH pays 100% of the premium for this benefit. See [Long-Term Disability Insurance](#) for additional information. There is no form to complete.

****New Benefit as of 7/1/2025**** **Group Short-Term Disability Insurance:** MCWAH provides Group Short-Term Disability (STD) insurance covering housestaff. MCWAH pays 100% of the premium for this benefit. Additional Information will be posted to the MCWAH website in June. There is no form to complete.

Stipend: Housestaff are paid once a month on the last day of the month in installments equal to 1/12th of the annual stipend. Housestaff are required to have direct deposit. Copies of paystubs can be obtained through Oracle. Information regarding Oracle will be emailed to you in July. Please see the [stipend levels](#) on our website.

****New Benefit as of 7/1/2025** MCWAH 403b Plan:** MCWAH is sponsoring a 403b retirement plan for all actively employed MCWAH residents and fellows through TransAmerica. All housestaff will be automatically enrolled and will qualify for a \$100 non-elective monthly contribution paid directly by MCWAH. Please check your @mcw.edu email to review the plan descriptions, general information, and contact information for TransAmerica representatives.

American Medical Association and the **Wisconsin Medical Society:** Housestaff are provided membership in the American Medical Association (AMA), the Wisconsin Medical Society (WMS) and the Medical Society of Milwaukee County (MSMC) at no cost. The dues are a paid benefit for MCWAH Housestaff. No application is required. The AMA membership begins on January 1st following your start date. The WMS/MSMC membership begins on 7/1 if you start prior to 9/1; and on the following 7/1 if you start after 9/1 in any year.

Housing/Rental Information: Please see our website "[Housing/Rental Information](#)" page.

Bright Horizons Child Care at Watertown Plank: Please see their [website](#).

E-Mail Accounts: All housestaff are required to maintain an MCW or hospital email account. Information on your MCW email address was emailed to your personal email address at the end of April. If you submitted a personal email address, we would use that email address through June 20, 2025. After that date, we will only use the MCW (or hospital) email accounts. It is your responsibility to review and/or respond to all correspondence sent to your MCW (or hospital) email account.

Parking: Please see our website for information on [parking](#) at FMLH, CHW and the VA. FMLH has a parking [application](#) that needs to be completed and returned to FMLH (*only if you will be rotating at Froedtert*).

MCW Physicians, Primary Care Initiative, Family Practice, and Specialty Clinics: The faculty of MCW includes more than 800 physicians offering high quality care. Visit [MCW Physicians & Clinics](#) for links to the MCW Physician and Provider Directory with extensive information on the affiliated clinics including services, locations, hours, phone numbers and more.

MCWAH Institutional Policies and Housestaff Handbook: All housestaff are required to comply with MCWAH's Institutional Policies as well as the policies of the sites they train at. MCWAH's Institutional Policies can be found on MCWAH's GME Intranet site [here](#). Additional important information about our policies and procedures can be found in MCWAH's Housestaff Handbook, which can be found [here](#). Please review these important documents prior to beginning training. Please note that you will need to be connected to the MCW network on site (or use Citrix) to access these intranet pages.

Resident Mental Health Program: MCWAH is aware of the multiple demands of residency training. The resident Mental Health Program has been designed to assist MCWAH housestaff in obtaining the highest quality of mental health care in a confidential manner. This benefit also applies to spouses and children. See [Resident Mental Health Program](#) for more information, including referral assistance.

MCW ID Badges: Only housestaff who need access to MCW/Hub must obtain an MCW badge. This will allow you to access MCW as well as the connections to Froedtert Hospital and Children's Wisconsin. **Please confirm with your Program Coordinator as they will need to put in a request for you.** You will be able to obtain your MCW ID badge beginning June, 2025. The MCW Access office is in room H1860, first floor of the main MCW entrance at 8701 Watertown Plank Road. ID badges are available during the following times:

Monday: 8:30 a.m. to 4:00 p.m.

Tuesday through Thursday: 10:00 a.m. to 2:00 p.m.

Friday by appointment only

If you are a current MCW student, you will need to bring your current badge with you before you receive a new one. If you do not have your badge, you will be charged a \$20 replacement fee.

Questions specific to the MCW ID badge process, including appointment availability, may be directed to Rachel Schneider, Office of Public Safety, rschneider@mcw.edu.



Monday, June 30th; 8:30 - Noon: MCWAH will hold a mandatory virtual orientation. Details will be sent in the contract mailing in early June. You will be expected to complete any outstanding employment/orientation items the afternoon of June 30th. Please do not visit the MCWAH offices until you have completed the mandatory orientation session.

We suggest that the most effective way to get answers to questions that you may have is to visit the Benefits and other sections of our website at www.mcw.edu/gme. You can also email us at gme@mcw.edu. Emails will be routed to the appropriate staff person in our office and will be responded to as soon as possible.

If you will be in the Milwaukee area prior to the end of June, you may want to complete some requirements (i.e. Occupational Health Requirements, parking/ID badges). To schedule an appointment with Occupational Health, please call 414-805-7997.

We look forward to having you join our residency and fellowship programs.

Cordially,

Mark D. Hohenwalter, MD
Executive Director and DIO
Medical College of Wisconsin Affiliated Hospitals, Inc.
Associate Dean for Graduate Medical Education
Medical College of Wisconsin