Dear Incoming Housestaff:

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

All forms need to be completed and returned no later than May 26, 2019 to the GME Office in the self-addressed envelope provided. (There is an exception if you are going to be married or have a child between now and your hire date; see New Hire instructions for enrollment.)

We are expecting 291 incoming housestaff; therefore, we would appreciate your assistance in returning the forms as soon as possible. This will help facilitate our June 28th housestaff registration and ensure 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 in the near future.

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 including both required on-line and hard copy 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 $131.23 for single coverage and $324.85 for family coverage as of 7/1/19.

   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 of 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 and must be purchased from a Specialty Pharmacy)
  ▪ 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 7/1/19 Health Plan Summary Plan description will be updated within 90 days of 7/1/19. 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 $10.81 for single coverage and $34.65 for family coverage as of 7/1/19.

   **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 receive 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.

The following forms can be found on our website: [www.mcw.edu/gme](http://www.mcw.edu/gme) and select, “Housestaff Orientation/May Employment/Benefits letter and Forms Due by May 26”.

**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, date and return the Group Life Insurance Beneficiary Designation Form. This form is required.

I-9s: Please see the memo regarding I-9s. The memo provides a link to the I-9 forms that all housestaff are required to complete.

**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 end of May; please complete the address form, print and return. 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.

**Tax-Withholding W-4 Form**: Leave the address portion blank if you do not have a Milwaukee area address at this time. Stipend checks cannot be issued if a W-4 form is not completed. Please complete, print, sign, and return. Be sure to complete Sections 3 and 5.

**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. Please complete, print, sign and return the Outlook App Memo and Patient Information Privacy & Security Form.
Following are items that require your review/action:

**Remote Access:** MCWAH has prepared a document to assist you with gaining access to hospital applications from home or remotely. The [Housestaff Remote Access](#) demonstrates how to access hospital applications from home using the URL's provided.

**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 housestaff who will be involved in the prescribing process for monitored prescription drugs must register with the ePDMP prior to 7/1/19. Please click on the following link for more information: [Wisconsin ePDMP Requirements](#).

Following is additional information pertaining to your employment with MCWAH:

**Direct Deposit:** All housestaff are required to have their payroll checks direct deposited. MCWAH offers direct deposit at almost all banks, savings and loans and credit unions. Please enroll with the bank of your choice no later than July 15, 2019. **You will be required to enter your account information into Oracle. Instructions on this will be sent to you in a separate email. You will not be able to enter your banking information until after your start date.**

The BMO Harris Bank offers a special [low interest line-of-credit](#) for MCWAH housestaff. A representative from BMO will be available June 28, 2019 to answer questions.

**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.**

**Stipend:** Housestaff are paid once a month on the last day of the month in installments equal to 1/12<sup>th</sup> of the annual stipend. 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.

**American Medical Association (AMA) and the Wisconsin Medical Society (WMS):** Housestaff are provided membership in the AMA, the WMS and the Medical Society of Milwaukee County (MSMC) at no cost. 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 will use that email address through June 20, 2019. 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.

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: All housestaff are required to obtain an MCW ID badge. This will allow you to access MCW and the MACC Fund building via the 3rd floor connector from CHW. You also need an MCW ID badge to utilize the Tonken’s Fitness Center. If you are in town, please try to obtain your badge prior to Orientation on June 28th. You can obtain the ID from the MCW Access office (8701 Watertown Plank Road – H1860) 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

We suggest that the most effective way to get answers to questions 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 that are sent will be routed to the appropriate MCWAH staff 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 prior to orientation (i.e. Occupational Health Requirements, parking/ID badges). If you want to schedule an appointment with Occupational Health, please call 414-805-7997.

We look forward to meeting you on June 28th at the MCWAH Orientation.

Cordially,

Kenneth B. Simons, MD
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Sr. Associate Dean for GME and Accreditation
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