

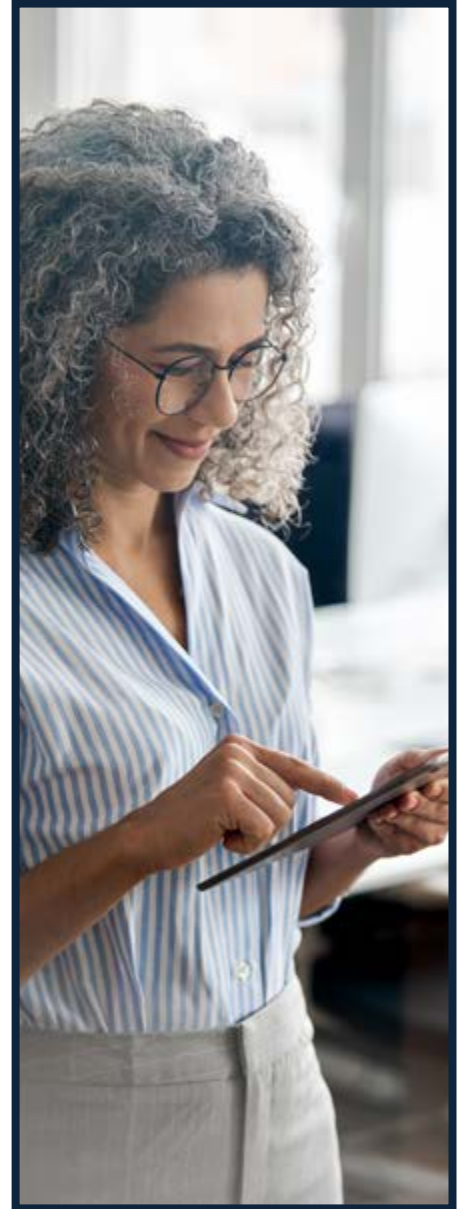


2025

**EMPLOYEE BENEFITS
ENROLLMENT GUIDE**

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The Medical College of Wisconsin's (MCW) organizational values guide us in all our endeavors, from our internal operations to our interactions with our partners, patients and the communities we serve. Our values reflect both what we find most important within MCW as well as what we aspire to be – serving as a north star to strive toward. We are confident that these values will propel us forward in achieving our strategic priorities, and ultimately, in fulfilling our mission, vision and just cause.

One such value is **CARING**: acting in caring ways, supporting well-being and encouraging health – both within and beyond the walls of our organization.

At MCW, we value our employees and their health – and we are committed to creating a healthy environment for our workforce. MCW's employees appreciate our institutional culture and work environment, which support healthy lifestyles and individual wellness. MCW sets an example for partners on our three campuses as well as in the communities we serve by continuing to enhance our engagement with our workforce on issues of health, wellness and resilience.

A second institutional value is **INCLUSIVE**: advancing inclusive practices by listening carefully to understand – responding in ways that demonstrate openness to alternative viewpoints and cultivating conditions in which people experience a sense of belonging, fairness and empowerment. MCW's diversity is a source of strength. Equity and inclusion are infused into who we are, what we do, how we relate and work to achieve excellence in our missions, and how our knowledge is changing life. This organizational strength, known as Inclusive Excellence, comprises a set of connected strategic enablers that integrate diversity into our culture – driving success and sustainability across our missions and the communities we serve.

MCW's Wellness Program encourages our employees to commit to a healthy and active lifestyle. To that end, our Wellness Program offers opportunities that support employees' well-being through convenient virtual and on-site programs, education, resources and health interventions. These programs improve awareness, enhance motivation, build skills and provide other opportunities to develop and sustain a positive environment. Additionally, MCW's Benefit Package is designed to recognize and support the needs of our workforce. Our package offers:

- Competitive and comprehensive benefit options.
- A program that considers diverse individual needs across all of the stages of life.
- Plans to help ensure long-term financial security for you and your family.

We encourage you to take the time to read this Guide to better understand all of your options and to make informed decisions regarding your benefit elections. Only you can determine which benefits best fit your needs and those of your family.

Kind regards,

John R. Raymond, Sr., MD
President and Chief Executive Officer
Professor of Medicine
Medical College of Wisconsin

If there are any program discrepancies contained in this Benefits Guide and enrollment materials, the official plan documents and the Summary Plan Descriptions shall prevail. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. Elements of the MCW Benefits Program may be modified in the future to meet IRS rules or any other changes determined by MCW. If you have any questions, contact the Benefits team at 414-955-8394 or by email at benefits@mcw.edu.

The Benefits Guide illustrates highlights of the MCW Benefits Program including benefit costs. Employee benefits rights under this program are governed solely by the official documents and not the information contained within this Benefits Guide.



BENEFIT HIGHLIGHTS

Plan Year

The MCW benefits plan year begins on January 1 and ends the following December 31.



Insurance benefits are effective the first day of the month on or after your date of hire.*

*Group LTD benefits are effective the first of the month following 6 months of employment.

Eligibility

Your benefit eligibility corresponds to your Full-Time Equivalent (FTE) status. Use the Benefit Eligibility table below to determine which is applicable to you.

Your benefit eligibility class determines the benefit plans for which you are eligible and your contribution rates.

Benefit Eligibility	
1	FT/PT Staff (.75 - 1.0 FTE)
2	PT Staff (.5 - .74 FTE)
3	FT/FPE Faculty (.5 - 1.0 FTE)
4	FT/FPE Staff Physicians (.5 - 1.0 FTE)
5	FT/PT Instructor (.75 - 1.0 FTE)
6	PT Instructor (.5 - .74 FTE)
7	FT/PT Postdoctoral Fellow (.75 - 1.0 FTE)
8	PT Postdoctoral Fellow (.5 - .74 FTE)
9	FT Project Appointment (1.0 FTE)
10	Casual (.1 -.49 FTE)

Benefit	Eligible Classes									
Health*	1		3	4	5		7		9	
Dental*	1		3	4	5		7		9	
Vision*	1		3	4	5		7		9	
Basic Life	1		3	4	5		7		9	
Voluntary Life*	1		3	4	5		7		9	
Time Away	1	2	3	4	5	6	7	8	9	
Short-Term Disability	1		3	4	5		7		9	
Long-Term Disability	1		3	4	5					
Educational Benefits	1		3		5					
Health Care Flexible Spending Account*	1		3	4	5		7		9	
Dependent Day Care Flexible Spending Account*	1		3	4	5		7		9	
ID & Fraud Protection and Legal Plan*	1		3	4	5		7		9	
Mandatory 403(b)	1	2	3	4	5	6				
Voluntary 403(b)	1	2	3	4	5	6	7	8	9	10
Employee & Family Assistance Program	1	2	3	4	5	6	7	8	9	10
Pet Insurance	1	2	3	4	5	6	7	8	9	
Back-Up Care	1	2	3	4	5	6	7	8	9	

*Benefits that require employee enrollment action within 31 days of hire or during annual open enrollment period, to participate.



Qualifying Life Events

Once you elect MCW's benefits, your elections must remain in effect for the duration of the plan year (January 1 through December 31).

Generally, you will not have the ability to change your elections or terminate your benefits during the middle of the plan year, unless you have experienced a Qualified Life Event (QLE). If you would like to make a change to your benefits as a result of having experienced a QLE, please note that you must initiate a QLE in the benefits system, including uploading required supporting documentation, within **31 days** of the event occurring. Failure to follow this notification requirement may result in your inability to make the changes you desire until the next Open Enrollment period.

A list of specific QLEs under Section 125 of the IRS or HIPAA rules include:

- Marriage
- Divorce, legal separation, or annulment
- Change in employee's employment status resulting in a loss or gain of eligibility
- Birth, adoption or attaining legal custody of a child
- Death of a covered dependent
- Gain or loss of other insurance coverage
- FMLA (unpaid)
- Significant change of insurance coverage or contribution
- Entitlement to Medicare or Medicaid
- Child loses eligibility due to reaching the limiting age of the plan

Dependent Coverage

Dependents eligible for benefit coverage are legally married spouses, your dependent child(ren) or stepchild(ren) up to age 26 regardless of student or marital status, and disabled adult child(ren). Please refer to the summary plan descriptions for further information on each benefit offering.

Acceptable Proof of Relationship

- Spouse: Marriage certificate and most recent federal tax return
- Child(ren): Birth certificate, adoption papers or legal custodian papers

New Hire Enrollment Guidelines

As a new benefit-eligible employee, you have important benefit decisions you need to make within **31 days** of your hire date. The MCW Benefits Office offers you online resources to assist in making decisions about your benefits, including a benefits orientation presentation explaining the options available to you. To access the online presentation, visit the benefits enrollment website at benefits.mcw.edu and enter the following information to log in:

- Username: Your MCW username
- Password: Your MCW password

Click on the icon in the New Hire Video box to view the new hire benefits presentation. After viewing the presentation, you can immediately enroll for benefits or come back at a later time to complete your elections. Remember, you have **31 days** from your hire date to complete your benefit enrollment and you can go back into the system to make changes any time during this **31-day** enrollment period.



HEALTH PLAN

MCW offers two self-funded health insurance plan options: Basic and Enhanced. Both options include a comprehensive prescription drug program. Once you have made your election, coverage begins the first of the month on or after your date of hire.

You may see any physician or use any hospital you choose, but you will receive the greatest benefit when you choose an in-network provider.

Before obtaining care or undergoing a procedure, make sure you verify if your provider is in network or out of network, and the corresponding level of coverage you can expect. We encourage employees to choose in-network providers when possible. Certain procedures and/or treatments require pre-certification in order to be covered under the plan.

Networks

Southeastern WI Group (SE WI):

Includes Washington, Ozaukee, Waukesha, Milwaukee, Racine, and Kenosha counties.



Preferred Care Network (PCN): go.umar.com/mcwpcn

Froedtert, Children's Hospital of Wisconsin, the Medical College of Wisconsin, and Froedtert South (Kenosha)

Plan Highlights:

- Low Deductibles
- Low In-Network Participant Coinsurance (10%)
- Historically below market premium increases year over year

Your dependent(s) residing outside of SE WI counties will be covered under the Non-SE WI group when his/her out-of-area address is included in the myBenefits enrollment system.

Non-Southeastern WI Group (Non-SE WI):

Includes all counties not listed above.

Preferred Care Network (PCN): go.umar.com/mcwpcn

UHC Choice Plus Network:

go.umar.com/mcwpcn

National network of over 1.1 million doctors and over 6,000 hospitals.



Non-SE have access to both PCN and UHC Choice Plus Health Network.

Coverage Categories

MCW offers four coverage categories allowing you ultimate flexibility in choosing who to cover:

- Employee
- Employee + Child(ren)
- Employee + Spouse
- Employee + Spouse + Child(ren)



You will receive an ID card from UMR for your health coverage. ID cards are also available on umar.com.



A UnitedHealthcare Company



Plan Option 1: Basic Health Plan

Basic Health Plan		
	In Network	Out of Network
Southeast (SE) Wisconsin	MCW Preferred Care Network (PCN)	Out of Network
Non-Southeast (Non-SE) Wisconsin	MCW PCN / UHC Choice Plus Network	Out of Network
Annual Max Benefit	No limit on essential health benefits; \$2,000,000 limit on non-essential health benefits	
	Employer / Employee	Employer / Employee
Individual Deductible	\$1,000	\$5,000
Family Deductible	\$2,000	\$10,000
Member Coinsurance	90% / 10%	50% / 50%
Individual Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)	\$5,000	\$18,000
Family Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)	\$10,000	\$36,000
Preventive Care Services	100%	Deductible/Coinsurance
Office Visit	\$30 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Mental Health Office Visit	\$30 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Specialist Office Visit	\$55 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Urgent Care	\$30 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
X-Ray, Labs, MRI/CT, etc.	Deductible/Coinsurance	Deductible/Coinsurance
Fertility Assistance Services²	Lifetime Maximum: \$20,000 Medical Procedures/\$10,000 Prescriptions	
Ambulance Services	\$150 co-pay per occurrence, then In-Network Deductible/Coinsurance	
Froedert & MCW Care Options	\$10 Copay On Demand Virtual Clinic and Fastcare	N/A
Doctor on Demand Care Options	\$10 Copay On Demand Virtual Clinic \$30 Copay Virtual Behavioral Health	N/A
Emergency Room	\$150 co-pay, then In-Network Deductible/Coinsurance	
Inpatient Hospital Admission	\$250 co-pay, then Deductible/Coinsurance	Deductible/Coinsurance
Pre-certification Penalty¹	\$100	
Retail Drug Co-Pay (Tiers 1-5)	\$15/\$35/\$80/\$140/\$170 and \$5/month discount at Froedtert Pharmacies (except Specialty)	
Mail Order Drug Co-Pay (Tiers 1-3)	\$30/\$70/\$160	
Weight Loss Retail Drug Coinsurance	75%/25%	

¹ Pre-certify at least 7 days prior to a planned Inpatient Hospital Admission, Bariatric Surgery, Organ Transplant Treatment, and Genetic Testing. For emergency (unplanned) admissions, certify within 48 hours or next business day. Please review Summary Plan Description or visit mcw.edu/PriorAuth for complete list of services/procedures requiring pre-certification.

² Fertility Assistance Services are subject to applicable deductible, coinsurance and copay.



Plan Option 2: Enhanced Health Plan

Enhanced Health Plan		
	In Network	Out of Network
Southeast (SE) Wisconsin	MCW Preferred Care Network (PCN)	Out of Network
Non-Southeast (Non-SE) Wisconsin	MCW PCN / UHC Choice Plus Network	Out of Network
Annual Max Benefit	No limit on essential health benefits; \$2,000,000 limit on non-essential health benefits	
	Employer / Employee	Employer / Employee
Individual Deductible	\$500	\$3,000
Family Deductible	\$1,000	\$6,000
Member Coinsurance	90% / 10%	50% / 50%
Individual Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)	\$4,000	\$15,000
Family Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)	\$8,000	\$30,000
Preventive Care Services	100%	Deductible/Coinsurance
Office Visit	\$20 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Mental Health Office Visit	\$20 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Specialist Office Visit	\$50 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Urgent Care	\$20 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
X-Ray, Labs, MRI/CT, etc.	Deductible/Coinsurance	Deductible/Coinsurance
Fertility Assistance Services²	Lifetime Maximum: \$20,000 Medical Procedures/\$10,000 Prescriptions	
Ambulance Services	\$150 co-pay per occurrence, then In-Network Deductible/Coinsurance	
Froedert & MCW Care Options	\$10 Copay On Demand Virtual Clinic and Fastcare	N/A
Doctor on Demand Care Options	\$10 Copay On Demand Virtual Clinic \$20 Copay Virtual Behavioral Health	N/A
Emergency Room	\$150 co-pay, then In-Network Deductible/Coinsurance	
Inpatient Hospital Admission	\$250 co-pay, then Deductible/Coinsurance	Deductible/Coinsurance
Pre-certification Penalty¹	\$100	
Retail Drug Co-Pay (Tiers 1-5)	\$15/\$35/\$80/\$140/\$170 and \$5/month discount at Froedert Pharmacies (except specialty)	
Mail Order Drug Co-Pay (Tiers 1-3)	\$30/\$70/\$160	
Weight Loss Retail Drug Coinsurance	75%/25%	

¹ Pre-certify at least 7 days prior to a planned Inpatient Hospital Admission, Bariatric Surgery, Organ Transplant Treatment, and Genetic Testing. For emergency (unplanned) admissions, certify within 48 hours or next business day. Please review Summary Plan Description or visit mcw.edu/PriorAuth for complete list of services/procedures requiring pre-certification.







² Fertility Assistance Services are subject to applicable deductible, coinsurance and copay.

Health Plan Components

Care Options

On Demand Minor Illness Care



We want to ensure that you and your covered family members have access to on demand minor illness care whenever and wherever you need it. The providers listed below can treat common conditions and even prescribe medications.

Category	 Froedtert Fast Care	 Froedtert On Demand Virtual Clinic	 Doctor on Demand
Hours	8:00 a.m. - 8:00 p.m. 7 Days/Week Reduced Holiday Hours	8:00 a.m. - 8:00 p.m. 7 Days/Week Reduced Holiday Hours	24/7/365
Delivery Method	In Person	Virtual	Virtual
Patient Location Requirement	Southeast Wisconsin 6 Locations	Wisconsin	Nationwide
Age Limitations	18 Months+	18 Months+	No Limitations
Average Wait Times	By Appointment Only Can Schedule 1 Day in Advance	40 Minutes	10 Minutes
Cost to Health Plan Participant	\$10 Copay	\$10 Copay	\$10 Copay
Scheduling Methods	 Froedtert & MCW App froedtert.com/fastcare	 Froedtert & MCW App froedtert.com/fastcare	 Doctor on Demand App doctorondemand.com

Flu & Colds	Sore Throat	Minor Burns	Cold Sores	Sinus Infections
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Behavioral Health Care

We are committed to providing behavioral health care coverage that recognizes the diverse needs of our plan members. Outlined below are the outpatient behavioral health care options and delivery methods available under our Health Plan and also through our Employee & Family Assistance Program (EFAP).

Category	MCW Preferred Care Network (PCN) Behavioral Health Providers	 Doctor on Demand	 Employee & Family Assistance Program (EFAP)
Hours	Varies by Provider	14 hours/day 7 days/week	Intake: 24/7/365 Providers: Varies
Delivery Method	In Person or Virtual	Virtual	In Person or Virtual
Locate a Provider	go.umr.com/mcwpcn	doctorondemand.com Doctor on Demand App	guidanceresources.com Guidance Now App 1-866-379-0237
Visit Limitation	No Set Limits	No Set Limits	10 Visits/Issue/Year
Ability to See Same Provider Over Course of Care?	Yes	Yes	Yes
Cost to Health Plan Participant	Copay + Deductible + Coinsurance <u>Basic Plan:</u> \$30 Copay + Deductible + Coinsurance <u>Enhanced Plan:</u> \$20 Copay + Deductible + Coinsurance	Copay <u>Basic Plan:</u> \$30 Copay <u>Enhanced Plan:</u> \$20 Copay	No Cost \$0 Copay



Health Plan Premiums

Type	Employee Monthly Premium	Type	Employee Monthly Premium
Basic Plan – Full-Time (1.0 FTE)		Basic Plan – Part-Time Staff (.75-.99 FTE) & FPE¹ Faculty	
Employee	\$89.00	Employee	\$134.00
Employee + Child(ren)	\$236.00	Employee + Child(ren)	\$354.00
Employee + Spouse	\$298.00	Employee + Spouse	\$447.00
Employee + Spouse + Child(ren)	\$428.00	Employee + Spouse + Child(ren)	\$642.00
Enhanced Plan – Full-Time (1.0 FTE)		Enhanced Plan – Part-Time Staff (.75-.99 FTE) & FPE¹ Faculty	
Employee	\$125.00	Employee	\$188.00
Employee + Child(ren)	\$320.00	Employee + Child(ren)	\$480.00
Employee + Spouse	\$404.00	Employee + Spouse	\$606.00
Employee + Spouse + Child(ren)	\$582.00	Employee + Spouse + Child(ren)	\$873.00

¹ Full Professional Effort (FPE): .5 - .99 FTE

HEALTH PLAN PREMIUM ASSISTANCE

MCW provides employees with financial assistance to help lower the costs of health care premiums.

MCW provides either 30% or 50% assistance premium reduction based on IRS household income guidelines.

To review the eligibility requirements, search “Premium Assistance” on InfoScope.

If you believe you are eligible for the Premium Assistance Program, you will need to complete an application and include a copy of your most recent federal income tax Form 1040. Find the application on the [HR Benefits InfoScope website](#) or log into the benefits system (benefits.mcw.edu).

Income Guidelines for 2025 Premium Assistance

Household Income is equal or less than:

Household Income for		
Household Size	50% Assistance	30% Assistance
1	\$45,180	\$52,710
2	\$61,320	\$71,540
3	\$77,460	\$90,370
4	\$93,600	\$109,200
5	\$109,740	\$128,030
6	\$125,880	\$146,860
7	\$142,020	\$165,690
8	\$158,160	\$184,520
Each add'l person add	\$16,140	\$18,830



PRESCRIPTION COVERAGE

Prescription drug coverage is a component of your MCW health plan. Your prescription benefits include different pricing structures that enable you to control cost based on the types of medications used and the location where you fill your prescription.

Mail-Order Services

Liviniti Home Delivery powered by HealthDyne offers a convenient, cost-effective mail-order program available to all health plan participants. This program allows you to purchase a 90-day supply at a cost of only two co-pays of maintenance medications, and have them shipped directly to your home.²



Maintenance Prescriptions

Maintenance medication prescriptions are limited to two fills at a retail pharmacy. After two fills, the prescription is required to be filled as a 90-day supply at either Froedtert Health, Walgreens, CVS or through the Liviniti's mail-order program. If a participant continues to fill his/her one-month supply medication at a retail pharmacy, a charge of three co-pays for the one-month fill will be applied.



Locate a Participating Pharmacy

For a listing of Liviniti participating pharmacies, go to liviniti.com/members. For a listing of Froedtert Health pharmacy locations, please visit froedtert.com/patients-visitors/pharmacy.

Prescription Type	Froedtert Health Pharmacy (30-day / 90-day)	Retail Pharmacy (30-day)	Walgreens/CVS (90-day)	Liviniti Home Delivery powered by HealthDyne (90-day)
Generic	\$10 / \$30	\$15	\$45	\$30
Preferred Brand	\$30 / \$90	\$35	\$105	\$70
Non-Preferred Brand	\$75 / \$225	\$80	\$240	\$160
Specialty Generic & Preferred Brand ¹	N/A	N/A	N/A	\$140
Specialty Non-Preferred Brand ¹	N/A	N/A	N/A	\$170
Weight Loss Drugs	25% Coinsurance ²			

¹ Available through Liviniti's Specialty Pharmacy only. Limited to a 30-day supply.

² Weight Loss Drugs 25% Coinsurance applied for each month filled.



DENTAL PLAN



MCW's dental plan includes two plan options, Basic and Enhanced, that encompass varying levels of coverage. If you are a new hire, coverage begins the first of the month on or after your date of hire.

Plan Highlights:

- Preventive Services do not apply towards annual maximum
- No In-Network Deductible
- Above market coverage for Basic and Major Services



ID cards are available on the myCigna app and also on mycigna.com.

	Enhanced Plan		Basic Plan	
	In Network	Out of Network	In Network	Out of Network
Calendar Year Deductible (Excludes orthodontia services)	Individual \$0 Family \$0	Individual \$25 Family \$75	Individual \$0 Family \$0	Individual \$50 Family \$150
Annual Maximum (Excludes orthodontia and preventive services)	\$1,500		\$1,000	
Preventive Services Oral services, X-rays, cleanings, topical fluoride treatment to age 19, space maintainers	100% no deductible	100% after deductible	100% no deductible	100% after deductible
Basic Services Sealants to age 19, TeleDentist Virtual Visits, emergency care for pain relief, oral surgery, fillings*, routine extractions, denture repair and adjustments, denture relines and rebases, prefabricated stainless steel crowns and periodontics	100% no deductible	80% after deductible	100% no deductible	50% after deductible
Major Services Crowns, inlays, onlays and endodontics (root canals)	80% no deductible	50% after deductible	80% no deductible	50% after deductible
Prosthodontic Services Implants, bridgework and dentures	50% no deductible	50% after deductible	50% no deductible	50% after deductible
Orthodontia	Orthodontia covers children to age 19. Plan pays 50% (no deductible) of the covered orthodontia services, up to a \$1,500 lifetime orthodontia maximum		N/A	

* Composite Fillings: Basic Plan anterior teeth only; Enhanced Plan anterior and posterior coverage.

Dental Plan Premiums			
Type	Employee Monthly Premium	Type	Employee Monthly Premium
Basic Plan – Full-Time (1.0 FTE)		Basic Plan – Part-Time Staff (.75-.99 FTE) & FPE Faculty	
Employee	\$14.00	Employee	\$21.00
Employee + Child(ren)	\$32.50	Employee + Child(ren)	\$49.00
Employee + Spouse	\$40.50	Employee + Spouse	\$61.00
Employee + Spouse + Child(ren)	\$54.50	Employee + Spouse + Child(ren)	\$82.00
Enhanced Plan – Full-Time (1.0 FTE)		Enhanced Plan – Part-Time Staff (.75-.99 FTE) & FPE Faculty	
Employee	\$20.50	Employee	\$31.00
Employee + Child(ren)	\$47.00	Employee + Child(ren)	\$71.00
Employee + Spouse	\$58.00	Employee + Spouse	\$87.00
Employee + Spouse + Child(ren)	\$78.50	Employee + Spouse + Child(ren)	\$118.00



VISION PLAN

MCW's voluntary vision plan includes two plan options: Exam Only and Exam + Materials. If you elect to participate in the voluntary vision plan, you will be responsible for paying 100% of the premium. Once you have made your election, coverage begins the first of the month on or after your date of hire.

	Exam Only Plan	Exam + Materials Plan
	VSP Provider	VSP Provider
Eye Exam (Every 12 months)	\$10 co-pay	\$10 co-pay
Retinal Screening	\$20 co-pay	\$20 co-pay
Frames (Every 24 months)	Not Covered	\$175 allowance for a wide selection of frames; \$225 allowance for featured frame brands; \$95 Costco frame allowance
Lenses (every 12 months) Single Bifocal Trifocal	Not Covered	Included in prescription glasses
Lens Enhancements (every 12 months) Standard Progressive Premium Progressive Custom Progressive	Not Covered	\$0 co-pay \$95-\$105 co-pay \$150 - \$175 co-pay
Contacts (every 12 months) ¹ Instead of glasses	Not Covered	\$175 allowance; co-pay does not apply Contact lens exam has a \$50 co-pay (fitting and evaluation)

¹ Includes lens fitting fees.

Plan Highlights:

- Two Plans offered
- Coverage for Retinal Screenings
- Exclusive savings and perks on VSP's **Eyeconic** website

Note: Get the most of your benefits and greater savings with a VSP Network doctor. Call Member Services at 1-800-877-7195 for out-of-network plan details.



Essential Medical Eye Care Program

This program covers services related to diabetic eye disease, dry-eye, glaucoma, and more. A retinal screening is available for eligible members with diabetes. Please note that there is a \$20 co-pay that applies. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.

Vision Plan Premiums		
	Exam Only Plan	Exam + Materials Plan
Type	Employee Monthly Premium	Employee Monthly Premium
Employee	\$1.16	\$8.54
Employee + Child(ren)	\$2.28	\$16.72
Employee + Spouse	\$2.26	\$16.56
Employee + Spouse + Child(ren)	\$2.88	\$21.38



ID cards are not needed; simply inform your provider you have VSP. You may print an ID card from your account on [vsp.com](https://www.vsp.com).

FLEXIBLE SPENDING ACCOUNTS



A Flexible Spending Account (FSA) allows you to set aside pre-tax dollars to pay for eligible health care and dependent care expenses. The advantage to participating in an FSA plan is that your contributions are not subject to payroll taxes, which can result in substantial payroll tax savings. It is important that you use all contributions you make to the plan, as your contributions are subject to the IRS Section 125 “use-it-or-lose-it” provision. Further, account balances cannot be carried over from year to year. If you have any unused funds in your spending account at the end of the year, your funds will be forfeited per IRS requirements. If you are a new hire, coverage begins the first of the month on or after your date of hire.

Health Care Flexible Spending Account (FSA)



Health Care FSA accounts are used for unreimbursed medical, prescription, dental, vision and other health expenses for you and your eligible dependents including, but not limited to, the following expenses:

- Medical and dental plan deductibles, coinsurance payments
- Office visit and prescription co-pays
- Eye exams, glasses and contact lenses
- Dental and orthodontic expenses
- Over-the-counter medications
- Feminine care products

When you enroll in a Health Care FSA plan, the total annual amount you elect is available to you on January 1 or your benefits effective date if you are a new hire/status change.

View this [short video](#) to learn more about FSA accounts.



Health Care FSA Contributions

You decide how much money to contribute in your FSA account based on your estimate of expenses for the plan year. The annual amount will be divided evenly and deducted on a pre-tax basis from your paycheck.

- Maximum contribution: \$3,200/year
- Minimum contribution: \$100/year

You cannot change the amount you contribute to a FSA in the middle of a plan year unless you have a Qualifying Life Event. If any money remains in your FSA at the end of the plan year, federal law requires you to forfeit the balance.

Enrollment Considerations

(Health Care FSA and Dependent Care FSA)

- Services must be rendered between 1/1 and 12/31 of the current calendar year.
- Grace Period opportunity allows for an additional 2 1/2 months to incur expenses after the year end.
- All reimbursement requests must be submitted by 3/31 for the previous calendar year.
- You must re-enroll in the FSA each year.



Dependent Care Flexible Spending Account (FSA)

The Dependent Care FSA is a pre-tax savings account for elder care and child care expenses. The child or elder care provider must declare the income on his/her tax return for dependent care services provided. You may use the Dependent Care FSA only to pay for dependent care that is required to allow you and your spouse to be gainfully employed. You must use the account for the care of an eligible dependent. Residential summer camp and nursing home care are excluded.

Contributions

You decide how much money you want to put in your FSA based on your estimate of expenses for the plan year. The annual amount will be divided evenly and deducted on a pre-tax basis from your paycheck and contributed to your Dependent Care FSA.

- Maximum contribution: \$4,500/year (married couples filing separately may each contribute up to \$2,000/year)
- Minimum contribution: \$500/year
- MCW Matching Contribution: \$500/year

MCW provides Dependent Care FSA participants with an annual matching contribution of \$500.



Eligible Expenses

- Expenses from qualified daycare providers (those who provide their taxpayer ID number or Social Security number and sign your reimbursement form)
- Dependent care expenses that have been incurred, not just paid

Eligible Dependents

- A child under age 13 for whom you take a tax exemption
- A spouse who is physically or mentally handicapped
- A child age 13 or older who is handicapped
- A parent who is incapable of caring for himself/herself, is living with you and whom you claim as a dependent

To qualify, an elderly spouse or parent must spend at least eight hours per day in the participating employee's household.

Reimbursement Methods

(Health Care FSA & Dependent Care FSA)

When you have eligible expenses to be reimbursed, there are multiple methods you can use to obtain access to your funds:

- WEX debit card (mailed to your home address after you enroll)
- Online Account: Upload your itemized receipts at wexinc.com/login/benefits-login
- Mobile App: Take a photo of your itemized receipts and upload using the Discovery Benefits mobile app
- Mail or fax a claim form

LIFE INSURANCE



Basic Life and Accidental Death & Dismemberment (AD&D)

Basic Life and AD&D insurance is provided at no cost to eligible employees. Eligible employees receive 1x salary up to a maximum of \$500,000.

AD&D insurance pays you or your beneficiary a payment in case of an accidental death or dismemberment. This coverage is part of the basic life insurance.



Voluntary Term Life Insurance

Employees

You may elect life insurance from 1x to 8x your salary, up to a maximum of \$1,000,000, effective on the first of the month on or after your date of hire. Accidental Death and Dismemberment coverage is included in your enrollment. Employees have a benefit guarantee up to 3x salary to a maximum of \$850,000 in coverage if the application is made within the first 31 days of employment.

Otherwise, employees must satisfy evidence of insurability (EOI) requirements if electing during open enrollment. Participants electing amounts greater than \$850,000 will be required to provide EOI.

Spousal Life Insurance

You may elect spousal life insurance in \$5,000 increments. Accidental Death and Dismemberment coverage is included in your enrollment. Coverage is subject to a minimum of \$5,000 and an overall maximum of \$150,000. Benefits are available up to age 70. When you first become eligible to participate, the guarantee issue amount is \$30,000.

Child(ren) Life Insurance

You may elect life insurance for each eligible child in the amount of \$10,000. Voluntary child life insurance covers all dependent children from age six (6) months to age 26.

Note: Basic and Voluntary Life are subject to age-based reductions. Voluntary Employee and Spousal coverage may be increased by one level during Open Enrollment without EOI up to the benefit guarantee maximum.

Voluntary Life Insurance Contributions			
Age Band	Employee & Spouse Rate per \$1,000	Age Band	Employee & Spouse Rate per \$1,000
<25	\$0.07	50-54	\$0.26
25-29	\$0.08	55-59	\$0.46
30-34	\$0.10	60-64	\$0.72
35-39	\$0.11	65-69	\$1.29
40-44	\$0.12	70-74	\$2.08
45-49	\$0.17	75+	\$2.08



TRAVEL ASSISTANCE



This benefit is available while traveling for business or personal reasons 100 miles or more from home. Utilize travel assistance to access:

- Hospital admission assistance
- Emergency medical evacuation
- Critical care monitoring
- Medical repatriation
- Prescription assistance
- Emergency message service



Be prepared! Download the Assist America App today!



1-800-872-1414

[assistamerica.com](https://www.assistamerica.com)

MCW Account Code:
01-AA-UN-762490

DISABILITY COVERAGE

Short-Term Disability (STD)

MCW's STD plan is intended to protect eligible employees from loss of pay as a result of a personal, continuous medical disability. Your STD benefits are based on your base rate of pay. STD provides income replacement if you are on an approved medical leave of absence for at least seven calendar days. The benefit is available for up to 180 calendar days from the first day of absence. Unum must approve your claim before you start receiving STD benefits.

STD Coverage Levels	
Class 1	Exempt Staff, MCW Paid Postdoctoral Fellows and Project Appointments: 60% of weekly base earnings
Class 2	Non-exempt Staff: 60% of weekly base earnings
Class 3	Directors and Department Administrators: 66-2/3% of weekly base earnings
Class 4	Faculty, Staff Physicians and Instructors: 80% of weekly base earnings



Long-Term Disability (LTD)

LTD insurance provides financial protection for you by paying a portion of your income while you are disabled. The amount you receive is based on the amount you earned before your disability began.

If you have LTD coverage and your illness or injury continues longer than 180 days, you may receive LTD benefits. Unum must approve your claim before you start receiving the benefits.

LTD coverage is provided at no cost to eligible employees. Eligible employees receive 60% of monthly earnings to a maximum benefit of \$15,000 per month.

Long-Term Disability (LTD) Buy-Up

Eligible employees will be given the opportunity to supplement the MCW provided LTD benefit by voluntarily buying-up coverage to 70% of monthly MCW earnings with an extended maximum of \$20,000/month. Initial offering is not subject to health underwriting.

403(b) RETIREMENT PLAN



Investing for retirement is one of your most important financial goals. At MCW, we are dedicated to offering you the best possible retirement plans for meeting your long-term investing needs, and we encourage you to take full advantage of the retirement savings vehicles available to you.



Mandatory 403(b) Retirement Contributions

Eligibility

Eligible employees are required to participate in the 403(b) Retirement Plan after two years of service at MCW during which you worked at least 1,000 hours each year and are at least age 21. You are 100% vested upon enrollment. You will be automatically enrolled once all eligibility requirements have been met.

Contributions (once eligible)

- **Employee: Required to contribute 6% of your eligible earnings**
- **MCW: Contributes 8% of your eligible earnings**

Additional Eligibility Provisions

For Previous LCME, ACPE, or Affiliate Partners:

You may not need to satisfy the two-year employment requirement if you are joining MCW and have previously worked at another LCME or ACPE accredited institution, a state or federal agency that collaborates with an LCME or ACPE accredited school, or a Principal Affiliate of an accredited school. If you have two complete years of service, within the previous five years, in which you have worked at least 1,800 hours each year, you may meet the requirements to enter the plan on the first day of the month coinciding with or immediately following receipt of [acceptable verification](#).

For Rehires: If you are a rehired MCW employee who was making mandatory contributions prior to termination, you will be eligible for mandatory contributions the first of the month on or immediately following your most recent start date.

If you are a rehired employee, were not previously eligible for mandatory contributions, and had a break in service year, you must satisfy two years of service beginning with your most recent start date.

The MCW Retirement Plan allows rollovers into the plan. Contact a Transamerica Transfer Specialist at 800-275-8714 for the necessary forms and assistance in consolidating your retirement accounts.

Voluntary 403(b) Retirement Contributions

Employees may voluntarily elect to contribute pre-tax or post-tax (Roth) payroll deductions to their 403(b) account at any time, subject to IRS limits.

Voluntary contribution elections are made directly through Transamerica at www.transamerica.com/portal/mcw.

Eligibility

All employees are eligible to participate at any time during employment. You can increase, decrease, stop or restart your voluntary contributions at any time.

Employee Contributions

For 2024, the maximum you can elect to contribute is \$23,000 (2025 maximum announced early November). If you are also required to participate in mandatory contributions, your voluntary contribution limit with MCW may be reduced.

For more information on limits and contributions, visit our [403\(b\) InfoScope page](#).

Loan Overview

The MCW Retirement Plan has a loan provision. You may only have one loan outstanding at a time. Loan requests are made through Transamerica, who determines eligibility and the maximum loan amount available based on MCW Retirement Plan rules, IRS limitations and account balance.



Learn More

To learn more about current IRS limits and how the MCW Voluntary Contributions and Mandatory Contributions work together, scan the QR code to watch a video.

Questions?

Questions about the 403(b) Retirement Plan, contributions, and loans can be directed to your Transamerica consultant at mcwretirement@transamerica.com.

Identity theft has been one of the top consumer complaints filed with the Federal Trade Commission (FTC) for more than a decade.

Monitor More of What Matters

Aura Identity & Fraud Protection will monitor your identity from every angle, not just your Social Security number, credit cards and bank accounts. If any change in your status occurs, you receive an email update immediately. You are able to also enroll unlimited minor children and up to 10 adults in your coverage.

Counsel When You Need It

Identity and fraud specialists are focused on protecting you. They are available to provide you with a complete picture of identity theft, walk you through all the steps you can take to protect yourself and answer any questions. They are available 24 hours a day, every day, in the event of an identity theft emergency.

Restore Your Identity Completely

White Glove Fraud Resolution Services are backed by a \$5 Million restoration policy. If a compromise occurs, a Licensed Private Investigator will immediately begin restoring your identity to pre-theft status.

Concierge Plan Available

Aura offers a Concierge Level plan that provides enrollees with a dedicated concierge who will assist in setting up your account, directly notify you of any high-risk alerts, and can be reached at a dedicated phone line and email address.

IDShield & LegalShield Monthly Premium Rates

Plan	Individual	Family
ID & Fraud - Protection Plus Plan	\$8.95	\$13.95
ID & Fraud - Protection Plus Plan with Concierge	\$20.95	
Legal Plan	\$11.65	\$16.80



Identity & Fraud Protection
my.aura.com/sign-in
1-844-931-2872

Unexpected legal questions arise every day and with LegalShield on your side, you will have access to network of over 18,000 attorneys nationwide to assist with your legal needs.

Advice & Consultation

- Advice: Phone or in-person consultations are available for any personal legal matter, even on pre-existing conditions
- Support includes letters and phone calls on behalf of the client

Estate Planning

- Complex Wills
- Living Wills
- Powers of Attorney
- Revocable and Irrevocable Trusts

Family Matters

- Adoption
- Affidavits
- Divorce, Dissolution, and Annulment
- Juvenile Court Defense
- Review of Any Personal Legal Document

Representation

- Trial defense services

Auto & Motor Vehicle Services

- Defense of Traffic Tickets - Non-DUI
- Driving Privileges Restoration



Legal Plan
members.legalplans.com
1-800-821-6400



PET INSURANCE

Pets make your family whole. Cover them (even your feathery and scaly family members) with Pet Insurance. Pet insurance helps to cover the costs of vet visits, accidents, illness and more.

Why MetLife Pet Insurance?

- Flexible coverage with up to 100% reimbursement and freedom to visit any U.S. licensed vet
 - Optional Preventive Care coverage
 - 24/7 access to Telehealth Concierge Services
 - Coverage of pre-existing conditions when switching providers
 - MetLife Pet mobile app to submit and track claims, manage your pet's health and wellness and find nearby pet services
- Important Note:** As part of your enrollment on MetLife's website, you will schedule your premium payments with MetLife directly.



Learn more and enroll by visiting
www.metlife.com/info/MCWPet

Or scan the QR Code to get started.



EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)

The EFAP: Life Resources is a confidential counseling and assessment program designed to help manage work and life challenges. Our EFAP provides free, confidential, 24-hour assistance via a toll-free number and website, along with up to ten (10) face-to-face, telephonic, video or chat sessions.



1-866-379-0237

guidanceresources.com

Organization ID: MCW



EFAP: Life Resources can help with a wide array of concerns, including but not limited to:

- **Emotional Well-Being**
Anxiety, depression, work and personal stress management, mental health
- **Home/Family Life**
Child and elder care, adoption, home repair, education, housing needs
- **Legal and Financial Concerns**
FREE online will preparation and legal document assistance, budgeting, taxes
- **Healthy Living**
Developing lifestyle change
- **Leadership Skills**
Work performance tools, Manager/Supervisor Toolkit
- **Wellness Coaching Topics**
Specialized coaching programs to address a variety of common concerns

TIME AWAY

Recognized Holidays

Eligible employees will be paid for the following MCW recognized holidays. Holidays are prorated based on FTE for those who work less than 40 hours per week.

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Eve
- Christmas Day

Vacation Leave – Staff

MCW provides eligible staff employees with paid time off. The amount of vacation you earn is determined by your length of service and employee class.

Group	Years of Service	Vacation
Director	0-4	24 days (192 hours)
	5+	29 days (232 hours)
Exempt	0-4	20 days (160 hours)
	5-9	24 days (192 hours)
	10-19	27 days (216 hours)
	20+	29 days (232 hours)
Non-Exempt	0-4	15 days (120 hours)
	5-9	20 days (160 hours)
	10-19	22 days (176 hours)
	20+	24 days (192 hours)

Note: Pro-rated based on FTE

Eligibility

- Accrue immediately after hire date.
- Can roll over up to one year's annual accrual into the new calendar year; excess time will be forfeited.

Awarded Vacation Leave – Faculty, Staff Physicians, Postdoctoral Fellows, Instructors & Project Appointments

Group	Vacation
Faculty & Staff Physicians	24 days (192 hours)
Instructors	
0-2 Years	20 days (160 hours)
3+ Years	24 days (192 hours)
Postdoctoral Fellows & Project Appointments	15 days (120 hours)

Note: Pro-rated based on FTE

Eligibility

- **Faculty, Staff Physicians & Instructors:**
 - Awarded at the beginning of each fiscal year (July 1); pro-rated thereafter.
 - A balance not to exceed 80 hours (pro-rated for FTE) may be carried forward into the new fiscal year; excess time will be forfeited.
- **Postdoctoral Fellows & Project Appointments:**
 - Awarded per employment year.
 - Time must be used within awarded year or it will be forfeited.





Sick Time

Sick time may be used for employee illness and the care of an employee's immediate family member.

Group	Accrual Rate
Exempt & Non-Exempt Staff	1 hour for every 30 hours worked up to a maximum bank of 56 hours
Executives, Faculty & Staff Physicians¹ & Instructors	16 hours sick time per month up to a maximum of 240 hours (New Hires preloaded with 160 hours of sick time at hire)
Postdoctoral Fellows & Project Appointments¹	96 hours awarded per employment year

¹ Pro-rated based on FTE

Jury Duty

MCW recognizes that all of its employees have a civic responsibility and therefore encourages and supports its employees to accept jury duty if called upon

Employees will be compensated at their normal rate of pay for all time lost as a result of jury duty.

Note: Individual staff physician contracts may supersede holiday, sick and vacation benefits.

Bereavement

Bereavement leave allows an employee to receive a designated amount of days of paid leave due to the death of a close relative.

Relationship		Bereavement Days
Legal Spouse		5
Child ¹		5
Parent ¹		3
Sibling ¹		3
Grandparent ¹		3
Grandchild ¹		3
In-Laws	Parent ²	3
	Son/Daughter ²	3
	Sibling ²	3
	Grandparent ²	3
Other Member of Employee's Household		1

¹ Includes Step/Foster

² Includes Step

Break Time for Nursing Mothers

MCW provides a positive work environment that recognizes and supports a mother's choice to breastfeed.

Designated areas for nursing mothers:
<https://infoscope.mcw.edu/HR/Benefits/Lactation-Support.htm>

EMPLOYEE LEAVE OF ABSENCE



Family Medical Leave Act (FMLA) & Wisconsin Family Medical Leave Act (WFMLA)

FMLA and WFMLA allow eligible employees up to 12 weeks of protected leave within a 12-month period for maternity, paternity, adoption, serious health condition of employee or family member, military qualifying exigency or care for an eligible covered service member.

Non-FMLA Leave

Non-FMLA medical leave may allow employees unprotected leave for their own serious health condition if they are not eligible for, or have exhausted, FMLA/WFMLA benefits.



Personal Leave

A personal leave of absence may be available for unique situations and are considered on a case by case basis taking into consideration both the needs of the individual and the business requirements of the Department. Personal leaves must be approved by both Human Resources and Department Leadership.

Military Leave

MCW will honor leaves of absence for required annual training and other military duty for employees who are members of the United States Armed Forces or National Guard.

- Maximum length of protected leave is five cumulative years assuming no disqualifying service events have occurred
- Maximum length of annual military training leave is 15 calendar days

Paid Parental Time

MCW strives to support staff and faculty as they balance the demands of their career alongside family life. This benefit provides up to 4 weeks of paid time off (prorated for FTE) that can be taken by an eligible employee working 20 or more hours a week to recover from childbirth and/or medical conditions related to childbirth and for any new parent (birth, adoptive or foster) to bond with a new child. This benefit will run concurrently with Family and Medical Leave (FML) and other approved leaves of absence as applicable.

Living Organ Donor Paid Leave

MCW stands among a small number of employers who wish to eliminate financial barriers for employees considering a living organ donation of a kidney or partial liver.

This benefit provides a paid time-off supplement to compliment MCW's Short Term Disability benefits for up to the first 4 weeks of an employee's living donor recovery.



MCW 360 WELLNESS PROGRAM

MCWell360 at MCW is dedicated to promoting holistic well-being that supports the health of the whole person. Through our comprehensive and integrative approach, we inspire individuals to achieve optimal well-being both professionally and personally.

MCWell360 focuses on six wellness dimensions: emotional, physical, financial, social & spiritual, environmental, and intellectual. Our program aims to educate, inspire and empower by providing supportive tools and resources including:

- **Wellness Website**

An informational hub with tools, resources and strategies designed to improve overall health and well-being

- **Wellness Events Calendar**

Events to support all dimensions of wellness with easy registration, download to your calendar and event reminders

- **Monthly Wellness Newsletter**

Emailed directly to your inbox the 2nd Wednesday each month highlighting wellness topics, benefits programs, upcoming events, and everyday wellness items

- **Monthly Self-Care Calendar**

Encourages consistent self-care and healthy habits with different area of focus each month

- **Departmental Wellness Opportunities**

Tools and resources to help build strong, cohesive teams and inspire awareness of individual and team well-being

- **Mental Health First Aid Training**

Building a strong network of trained individuals to create a supportive culture and reduce the mental health stigma

- **Wellness Champion Network**

80+ enthusiastic department ambassadors to support our culture of well-being

- **Tonkens Athletic Center**

Located on the Milwaukee Campus, this facility helps support your health and fitness goals



Fitness Reimbursement Program

MCW is pleased to provide a fitness reimbursement program to help you achieve your physical activity goals. Reimbursement of up to \$300 per year is available to benefit-eligible (.5-1.0 FTE) who have utilized a gym, fitness center, and/or online exercise class an average of eight (8) times per month.

Healthy Weight Management Program

MCW is providing an additional program for weight management to help you achieve your health goals. Reimbursement of up to \$300 per year with a maximum of \$600 over lifetime of employment is available to benefit-eligible (.5-1.0 FTE) who have been enrolled in a qualified weight management app/program that promotes healthy eating.

*Meal delivery programs are excluded.

For more information, visit the [Wellness Page on InfoScope](#) or email wellness@mcw.edu.

EDUCATIONAL BENEFIT



Staff and Instructor Tuition Reimbursement Program

MCW recognizes that educational development is important. Reimbursement is available for tuition costs at the undergraduate and graduate levels. The Staff Tuition Reimbursement Program supports employee development to help employees do their present job more effectively and to prepare for promotional and transfer opportunities within the Medical College of Wisconsin.

Service Requirements

- Participation begins after six (6) months of continuous service from eligible employee's most recent date of hire

Plan Reimbursement

- Up to \$5,250 annually while attending an accredited undergraduate or graduate college or university
- Reimbursement for tuition costs only



Faculty Dependent Child Tuition Reimbursement Program

The Medical College of Wisconsin (MCW) supports the undergraduate education for qualifying dependent children of eligible faculty by providing a reimbursement program for tuition expenses from any accredited college or university. Our program is similar to tuition remission benefits found at other higher education institutions where a broad array of academic programs are offered. Unlike most other remission programs, MCW's benefit allows you to send your dependent child to any accredited college rather than restricting enrollment to MCW itself. Greater choice sets our benefit offering apart, adding value to you and your eligible child.

Service Requirements

- Participation begins after two (2) continuous years of service from eligible employee's most recent date of hire

Plan Reimbursement

- Up to eight (8) full-time semesters or twelve (12) trimesters for each dependent child up to age 25
- Up to \$10,008 in tuition expenses annually (prorated by semester/trimester) while attending an accredited undergraduate college or university on a full-time basis (12+ credits)

BACK-UP CARE & FAMILY SUPPORT



Bright Horizons Back-Up Care Advantage Program

- Up to ten (10) days per calendar year of high-quality temporary care solutions for children, adult and elderly family members.

Registration

Eligible employees must create an account on the Bright Horizons website before requesting services. You may register at any time throughout the year.

- my.brighthorizons.com
- Click on Join Today
- Enter your MCW email address and Employee Number

Employee Cost

- **Center-based care** is \$15/child/day (maximum of \$25/family/day)
- **In-home care** is \$6/hour/caregiver

Facility Search

- backup.brighthorizons.com/child-care-locator
- Extended network search available when logged in to account



Enhanced Family Support

- [Virtual Tutoring](#) - exchange Back-Up Care days for tutoring hours (co-pays apply)
- [Nanny Placement Services](#) - high touch local support
- [Sitter City Membership](#) - search for sitters, nannies, housekeepers, etc.
- [Infant Transition Program](#) - help with care needs during transition back to work
- [Elder Care Platform](#) - guidance and assistance for in-home care

ADOPTION ASSISTANCE



MCW recognizes that our employees may build their families in different ways. To support staff and faculty who embark on this journey, we reimburse eligible expenses up to \$7,500 per eligible child, limited to two adoptions per eligible employee.



REFERENCES & RESOURCES

Benefit	Carrier	Website	Mobile App	Phone Number
Health Benefits Plan	UMR	umr.com	UMR Health	800-826-9781
Virtual Care (24/7)	Doctor on Demand	doctorondemand.com	Doctor on Demand	N/A
Prescription Drug Benefit	Liviniti	liviniti.com/members	Liviniti	833-456-6800
Dental	Cigna	mycigna.com	myCigna	800-244-6224
Vision	VSP	vsp.com	VSP Vision Care	800-877-7195
Life and AD&D Insurance	Unum	unum.com	Unum Customer	800-445-0402
Long-Term Disability	Unum	unum.com	Unum Customer	800-858-6843
Assist America: Travel Assistance Service	Unum	unum.com	Assist America Mobile	800-872-1414 (U.S.) + 609-986-1234 (outside U.S.)
Flexible Spending Account	WEX, Inc.	wexinc.com/login/benefits-login	WEX Benefits	866-451-3399
403(b) Retirement Savings Plan	Transamerica Retirement Solutions	transamerica.com/portal/mcw	My TRSRetire	800-755-5801
Employee and Family Assistance Program: Life Resources	ComPsych	guidanceresources.com Organization ID: MCW	GuidanceNow	866-379-0237
Back-Up Care & Family Support	Bright Horizons	my.brighthorizons.com	Back-Up Care	877-242-2737
Identity Theft Protection	MetLife Powered by Aura	my.aura.com/sign-in	Aura Sub LLC	844-931-2872
Legal Protection	MetLife Legal Plans	members.legalplans.com	MetLife Legal Plans	800-821-6400
Pet Insurance	MetLife	www.metlife.com/mcw	MetLife Pet	800-438-6388

MCW Benefits Team

Email: benefits@mcw.edu

Phone: 414-955-8394

MCW Leave of Absence

Email: loa@mcw.edu

Benefits Enrollment System

benefits.mcw.edu

MCW Retirement

Email: retirement@mcw.edu

MCW Wellness

Email: wellness@mcw.edu



