



2026

# Benefits Guide

January 1, 2026 - December 31, 2026





# Welcome to your 2026 benefits!

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](mailto: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.

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The Medical College of Wisconsin's (MCW) organizational values guide us in all of our endeavors, from our internal operations to our interactions with our partners, patients and the communities we serve.

Our values of **CARING, COLLABORATIVE, CURIOSITY, INCLUSIVE, INTEGRITY** and **RESPECT** 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 institutional value is **CARING**, which encompasses 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 **RESPECT**, which encompasses creating a culture in which employee well-being is prioritized – ensuring a safe and supportive environment, and fostering open communication and understanding. This includes addressing both physical and mental health needs, as well as promoting a healthy work-life balance. When employees feel that they are respected team members and that they are valued and treated fairly, they are more likely to be engaged in their work, motivated to excel and grow, and committed to doing their best. Respect, when given and received, serves as a guide to meaningful, empathetic and healthy human-to-human interaction.

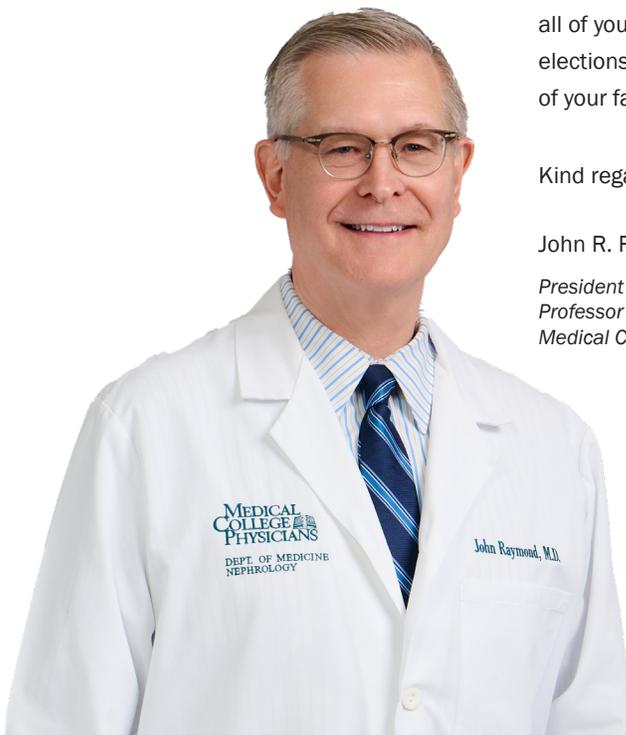
MCW's Wellness Program encourages our employees to commit to a healthy and active lifestyle. To that end, our Wellness Program offers opportunities that support employees' well-being through convenient virtual and on-site programs, education, resources and health interventions. These programs improve 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*





# Contact Information

## Medical

UMR  
[umr.com](http://umr.com)  
800-826-9781

## Virtual Care (24/7)

Doctor on Demand  
[doctorondemand.com](http://doctorondemand.com)

## Prescription Drug Benefit

Liviniti  
[liviniti.com/members](http://liviniti.com/members)  
833-456-6800

## Dental

Cigna  
[mycigna.com](http://mycigna.com)  
800-244-6224

## Vision

VSP  
[vsp.com](http://vsp.com)  
800-877-7195

## Life and AD&D Insurance

Unum  
[unum.com](http://unum.com)  
Life Claims: 800-445-0402  
Disability Claims: 800-858-6843

## Assist America: Travel Assistance Service

Unum  
[unum.com](http://unum.com)  
800-872-1414 (U.S.)  
+ 609-986-1234 (outside U.S.)

## Flexible Spending Account

WEX, Inc.  
[wexinc.com](http://wexinc.com)  
866-451-3399

## 403(b) Retirement Savings Plan

Transamerica Retirement Solutions  
[transamerica.com/portal/mcw](http://transamerica.com/portal/mcw)  
800-755-5801

## Employee and Family Assistance Program: Life Resources

ComPsych  
[guidanceresources.com](http://guidanceresources.com)  
Organization ID: MCW  
866-379-0237

## Back-Up Care & Family Support

Bright Horizons  
[my.brighthouse.com](http://my.brighthouse.com)  
877-242-2737

## Identity Theft Protection

MetLife Powered by Aura  
[my.aura.com/sign-in](http://my.aura.com/sign-in)  
844-931-2872

## Legal Protection

MetLife Legal Plans  
[members.legalplans.com](http://members.legalplans.com)  
800-821-6400

## Pet Insurance

[metlife.com/mcw](http://metlife.com/mcw)  
800-438-6388



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**MCW Benefits Team**  
[benefits@mcw.edu](mailto:benefits@mcw.edu)  
414-955-8394

**MCW Retirement**  
[retirement@mcw.edu](mailto:retirement@mcw.edu)

**MCW Leave of Absence**  
[loa@mcw.edu](mailto:loa@mcw.edu)

**MCW Wellness**  
[wellness@mcw.edu](mailto:wellness@mcw.edu)

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# Benefit 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	Eligible Classes									
Health <sup>1</sup>	1	3	4	5	7	9				
Dental <sup>1</sup>	1	3	4	5	7	9				
Vision <sup>1</sup>	1	3	4	5	7	9				
Basic Life	1	3	4	5	7	9				
Voluntary Life <sup>1</sup>	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 <sup>1</sup>	1	3	4	5	7	9				
Dependent Day Care Flexible Spending Account <sup>1</sup>	1	3	4	5	7	9				
ID & Fraud Protection and Legal Plan <sup>1</sup>	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	

**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 Researcher (.75 - 1.0 FTE)
- 8** | PT Postdoctoral Researcher (.5 - .74 FTE)
- 9** | FT Project Appointment (1.0 FTE)
- 10** | Casual (.1 - .49 FTE)

<sup>1</sup> Benefits that require employee enrollment action within 31 days of hire or during annual open enrollment period, to participate.



# Enrollment

## 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. To access benefit enrollment resources, search “New Employee” on InfoScope.

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.

## 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

## Open Enrollment

Open enrollment occurs in the fall each year and is your opportunity to review your benefit options to determine what best meets your needs. Insurance benefits are effective the first day of the month on or after your date of hire.<sup>1</sup>

## 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

<sup>1</sup> Group LTD benefits are effective the first of the month following 6 months of employment.



# Health Plans

## Medical Coverage

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.

## 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)



### Plan Highlights

- Low deductibles
- Low In-Network Participant Coinsurance on the Enhanced Plan (10%)
- Historically below market premium increases year over year

## Noom Program:

MCW is offering this program at no cost to all MCW Employee Health & Prescription Plan participants ages 18+, and as a requirement for those age 18+ with approved weight loss drug prior authorization. Signing up is easy - just visit [go.noom.com/mcw](https://go.noom.com/mcw) or scan the QR code below.



**UMR**  
[umr.com](https://umr.com)  
 800-826-9781



## Networks



### Southeastern WI Group (SE WI)

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

- **Preferred Care Network (PCN):** [go.umr.com/mcwpcn](https://go.umr.com/mcwpcn)  
 Froedtert, Children's Hospital of Wisconsin, the Medical College of Wisconsin, and Froedtert South (Kenosha)
- 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. Non-SE have access to both PCN and UHC Choice Plus Health Network.

- **Preferred Care Network (PCN):** [go.umr.com/mcwpcn](https://go.umr.com/mcwpcn)
- **UHC Choice Plus Network:** [go.umr.com/mcwpcn](https://go.umr.com/mcwpcn)  
 National network of over 1.1 million doctors and over 6,000 hospitals.



# Health Plan: Basic

## Basic Health Plan

	In Network Benefits	Out of Network Benefits
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	
Deductible	Individual \$1,000 Family \$2,000	Individual \$5,000 Family \$10,000
Member Coinsurance	80% / 20%	50% / 50%
Out-of-Pocket Maximum	Individual \$5,500 Family \$11,000	Individual \$18,000 Family \$36,000
Deductible + Coinsurance + Co-pays		
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 Services*	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	\$0 co-pay on minor illness On Demand Virtual Clinic \$10 co-pay Fast Care Clinics	N/A
Doctor on Demand Care Options	\$0 co-pay on minor illness \$30 co-pay virtual behavioral health	N/A
Emergency Room	\$250 co-pay, then Deductible/Coinsurance	
Inpatient Hospital Admission	\$250 co-pay, then Deductible/Coinsurance	Deductible/Coinsurance
Pre-certification Penalty**	\$100	

\*Fertility Assistance Services are subject to applicable deductible, coinsurance and co-pay. Please review Summary Plan Description or visit [mcw.edu/prior-authorization](http://mcw.edu/prior-authorization) for a complete list of services/procedures requiring pre-certification.

\*\*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.



# Health Plan: Enhanced

## Enhanced Health Plan

	In Network Benefits	Out of Network Benefits
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	
Deductible	Individual \$500 Family \$1,000	Individual \$3,000 Family \$6,000
Member Coinsurance	90% / 10%	50% / 50%
Out-of-Pocket Maximum	Individual \$5,500	Individual \$18,000
Deductible + Coinsurance + Co-pays	Family \$11,000	Family \$36,000
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 Services*	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	\$0 co-pay on minor illness On Demand Virtual Clinic \$10 co-pay Fast Care Clinics	N/A
Doctor on Demand Care Options	\$0 co-pay on minor illness \$20 co-pay virtual behavioral health	N/A
Emergency Room	\$250 co-pay, then Deductible/Coinsurance	
Inpatient Hospital Admission	\$250 co-pay, then Deductible/Coinsurance	Deductible/Coinsurance
Pre-certification Penalty**	\$100	

\*Fertility Assistance Services are subject to applicable deductible, coinsurance and co-pay. Please review Summary Plan Description or visit [mcw.edu/prior-authorization](http://mcw.edu/prior-authorization) for a complete list of services/procedures requiring pre-certification.

\*\*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.



# 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.

- Flu and colds
- Sore throat
- Minor burns
- Cold sores
- Sinus Infections
- And More



	Doctor On Demand	Froedtert Fast Care	Froedtert On Demand Virtual Clinic
Hours	27/4/365	8:00 am - 8:00 pm 7 days/week Reduced Holiday Hours	8:00 am - 8:00 pm 7 days/week Reduced Holiday Hours
Visit Method	Virtual	In Person	Virtual
Location Requirement	Nationwide	Southeast Wisconsin 6 Locations	Wisconsin
Age Limit	No Limit	18 months+	18 months+
Average Wait Times	10 Minutes	By appointment only (Schedule up to 1 day in advance)	40 Minutes
Cost to Health Plan	\$0 copay	\$10 copay	\$0 copay
How To Schedule	Doctor On Demand App <a href="https://doctorondemand.com">doctorondemand.com</a>	Froedtert & MCW App <a href="https://froedtert.com/fastcare">froedtert.com/fastcare</a>	Froedtert & MCW App <a href="https://froedtert.com/fastcare">froedtert.com/fastcare</a>

### 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 visitation methods under our Health Plan and also through our Employee & Family Assistance Program (EAP).



	Employee & Family Assistance (EAP)	Doctor On Demand	MCW Preferred Care Network (PCN)
Hours	Intake: 24/7/365 Providers: Varies	14 hours/day 7 days/week	Varies by Provider
Visit Method	In Person or Virtual	Virtual	In Person or Virtual
Visit Limitation	10 Visits/Issue/Year	No Set Limits	No set limits
Ability to see same provider over course of care?	Yes	Yes	Yes
Cost to Health Plan	No Cost \$0 Copay	Copay Basic Plan: \$30 Copay Enhanced Plan: \$20 Copay	Copay + Deductible + Coinsurance Basic Plan: \$30 Enhanced Plan: \$20
Locate a Provider	Guidance Now App <a href="https://guidanceresources.com">guidanceresources.com</a> 1-866-379-0237	Doctor On Demand App <a href="https://doctorondemand.com">doctorondemand.com</a>	<a href="https://go.umar.com/mcwpcn">go.umar.com/mcwpcn</a>



# Prescription Coverage



## Prescription Drug 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

Livinti 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 copays of maintenance medications, and have them shipped directly to your home.

### 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, Amazon, CVS or through Livinti's mail-order program. If a participant continues to fill his/her one-month supply medication at a retail pharmacy, a charge of three copays for the one-month fill will be applied.



### Locate a Participating Pharmacy

For a listing of Livinti participating pharmacies, go to [liviniti.com/members](https://liviniti.com/members). For a listing of Froedtert Health pharmacy locations, please visit [froedtert.com/patients-visitors/pharmacy](https://froedtert.com/patients-visitors/pharmacy).

Prescription Type	Froedtert Health Pharmacy (30-day / 90-day)	Retail Pharmacy (30-day)	Walgreens/ Amazon/ CVS (90-day)	HealthDyne Home Delivery (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*	N/A	N/A	N/A	\$140
Specialty Non-Preferred Brand*	N/A	N/A	N/A	\$170
Weight Loss Drugs	25% Coinsurance**	25% Coinsurance**	25% Coinsurance**	25% Coinsurance**

\*Available through Livinti's Specialty Pharmacy only. Limited to a 30-day supply.

\*\*Weight Loss Drugs 25% Coinsurance applied for each month filled. Must meet MCW specific prior authorization requirements.



**Livinti**

[liviniti.com/members](https://liviniti.com/members)

833-456-6800



# Dental



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.

	Enhanced Plan		Basic Plan	
	In Network Benefits	Out of Network Benefits	In Network Benefits	Out of Network Benefits
<b>Calendar Year Deductible</b> Excludes orthodontia services	Individual \$0 Family \$0	Individual \$25 Family \$75	Individual \$0 Family \$0	Individual \$50 Family \$150
<b>Annual Maximum</b> Excludes orthodontia and preventive services	\$1,500		\$1,000	
<b>Preventive Services</b> 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
<b>Basic Services</b> 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
<b>Major Services</b> Crowns, inlays, onlays and endodontics (root canals)	80% no deductible	50% after deductible	80% no deductible	50% after deductible
<b>Prosthodontic Services</b> Implants, bridgework and dentures	50% no deductible	50% after deductible	50% no deductible	50% after deductible
<b>Child Orthodontia</b> Covers 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.



### Plan Highlights

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



**Cigna**  
[mycigna.com](http://mycigna.com)  
800-244-6224



# Vision

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.

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



## Essential Medical Eye Care Program

This program includes services for diabetic eye disease, dry eye, glaucoma, and more. Eligible members with diabetes can receive a retinal screening. A \$20 copay applies; limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.

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

\*Includes lens fitting fees.



VSP  
vsp.com  
800-877-7195



# Flexible Spending Accounts (FSA)



Flexible Spending Accounts (FSA) allow you to put aside pre-tax dollars to pay for eligible expenses. MCW offers two different FSAs—the Health Care FSA and the Dependent Care FSA. You must re-elect your FSA contributions each year if you wish to participate. Health Care FSA participants will receive a Wex Debit Card to use for covered expenses. You must re-enroll in the FSA each year

## 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.

## Dependent Care Flexible Spending Account (DCFSA)

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.

*MCW provides Dependent Care FSA participants with an annual matching contribution up to \$500.*

Types of FSAs	Health Care FSA	Dependent Care FSA*
<b>Who can participate?</b>	See page 6	See page 6
<b>What is the maximum amount that can be contributed each year?</b>	\$3,300	Single, head-of-household or married filing jointly: \$7,000 (married filing separately cannot exceed \$3,500)
<b>How can I use the money?</b>	Eligible out-of-pocket medical, dental, vision and prescription drug expenses	Eligible out-of-pocket child or adult dependent day care expenses — dependent medical expenses are not eligible
<b>What money can I use when I have an eligible expense?</b>	Up to your entire annual election amount	Only the funds that are in your account at that time
<b>What qualifies as an eligible expense?</b>	<ul style="list-style-type: none"> <li>Medical and dental plan deductibles, coinsurance payments</li> <li>Office visit and prescription copays</li> <li>Eye exams, glasses and contact lenses</li> <li>Dental and orthodontic expenses</li> <li>Over-the-counter medications</li> <li>Feminine care products</li> </ul>	<ul style="list-style-type: none"> <li>Expenses from qualified daycare providers (those who provide their taxpayer ID number or Social Security number and sign your reimbursement form)</li> <li>Dependent care expenses that have been incurred, not just paid</li> </ul>
<b>How do I access my money?</b>	Submit a claim for reimbursement through the Wex Debit Card, portal, app or mail	



# Flexible Spending Accounts (FSA)



Flexible Spending Accounts (FSA) allow you to put aside pre-tax dollars to pay for eligible expenses. MCW offers two different FSAs—the Health Care FSA and the Dependent Care FSA. You must re-elect your FSA contributions each year if you wish to participate. Health Care FSA participants will receive a Wex Debit Card to use for covered expenses.

## Increase Your Take-Home Pay

Here is how it works. You set aside money in your account before you pay taxes on it. When you set aside money in an FSA, you lower the amount of income the government will tax, so you pay fewer taxes each year. Paying fewer taxes means you keep more of the money you make.

**Example:** You automatically set aside money each paycheck and you do not pay taxes on it. When you spend money from this account, the amount you would have paid in taxes is now available. For example, if you save \$200 pre-tax, you have the full \$200 to use for eligible expenses. If you had not saved it pre-tax and instead paid taxes on it (20% as an example), only \$160 would have been available.

## 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: \$3,300/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.



### Important Note

- Grace Period allows for an additional 2 1/2 months to incur expenses after the year end.

## ↻ Important Reminder: Plan Carefully

**Money left over in an FSA doesn't roll over to the next year. You'll lose it if you don't use it.** So plan wisely when deciding how much you may want to contribute for the 2026 calendar year. And remember, claims must be incurred before December 31<sup>st</sup> of the current calendar year, and must be submitted for reimbursement no later than March 31<sup>st</sup> of the following year. Grace Period opportunity allows for an additional 2 1/2 months to incur expenses after the year end.



**WEX, Inc**

[wexinc.com](http://wexinc.com)

866-451-3399



## Dependent Care FSA Contributions

- Max contribution: \$7,000/year (married filing separately cannot exceed \$3,500)
- Min contribution: \$500/year

Who qualifies as an eligible dependent?

- A child under age 13 for whom you take a tax exemption
- A child age 13 or older who is handicapped
- A spouse who is physically or mentally 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.*



# Employee & Family Assistance Program

Having personal or family struggles? Your GuidanceResources Student Assistance Program is here to help. Personal problems, planning for life events or simply managing daily life can affect your educational goals, health and relationships with your family. Your GuidanceResources Assistance Program is a no-cost benefit that is available to you and your household family members to provide confidential support, resources and information to get through life's challenges.



## Employees & Their Families Can Utilize These Support Services

### Confidential Counseling on Personal Issues

Your program is a confidential counseling service to help address the personal issues you are facing. This service, staffed by experienced clinicians, is available by calling a toll-free phone line 24 hours a day, seven days a week. A GuidanceConsultant will listen to your needs and, if appropriate, refer you to resources in your community.

### Confidential Emotional Support

10 sessions per issue, per year

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

### Work and Lifestyle Assistance

- Child, elder and pet care
- Travel, moving, and relocation
- Government assistance programs
- Personal and career development
- Event planning, rental search services and more

### Legal Guidance

- Tenant/landlord issues
- Debt or loan forgiveness filings
- Free consultation and discounted local representation

### Financial Resources

- Taxes and tax filing questions
- Student loan options and repayment plans
- Budgeting, debt, bankruptcy and more

### Digital Support

- Connect directly to counseling, work-life support or other services via GuidanceConnect
- Tap into an array of articles, podcasts, videos, slideshows
- Improve your skills with On-Demand trainings

### Online Will Preparation

- Quickly and easily complete a will on your computer with EstateGuidance
- Specify guardians, trustees and property division
- Provide funeral and burial instructions

## Confidential, 24/7 support:

- Call 866-379-0237
- Visit [guidanceresources.com](https://guidanceresources.com) (Web ID: MCW)
- Download the Guidance Resources app



# Life Insurance

Discussing what might happen to your family if you were not around to provide for them isn't always the easiest conversation, but it is necessary. If you have Life insurance now, chances are you can take comfort in knowing that those who depend on you will be provided for.



## 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 .25x 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. 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 birth to age 26.



## Beneficiary Designation

Your beneficiary is the person you name to receive your Life and AD&D benefits in the event of your death. **You are required to have a designated beneficiary on file.**

Log in to [benefits.mcw.edu](https://benefits.mcw.edu) to update or designate your beneficiary. Don't forget to keep your beneficiaries updated as life events occur (birth of child, marriage, divorce, etc) occur.

- **Primary beneficiary:** This is the first person who will receive the proceeds of your life insurance or financial accounts. You can name multiple primary beneficiaries, and they will then share the assets.
- **Contingent beneficiary:** These people are the "backup," or secondary, beneficiaries because they will only receive the proceeds of your accounts if the primary beneficiaries have died, cannot be located or refuse to accept.

## Designating Minors

When a minor is a beneficiary, the money could go into a state-owned trust until the child becomes an adult or until a custodian is named. This process can take time and funds would not be available for immediate access, including funeral expenses. It's important to note that laws surrounding minor beneficiaries vary by state.

**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.



# Disability

## 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. STD provides income replacement if you are on an approved medical leave of absence for at least seven calendar days. Unum must approve your claim before you start receiving STD benefits.

STD coverage is provided at no cost to eligible employees. Eligible employees receive 70% of their base weekly earnings. The benefit is available for up to 180 calendar days from the first day of absence.

## 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.

**Important Note:** LTD coverage is provided at no cost to eligible employees. Eligible employees receive 60% of base 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 base monthly earnings with an extended maximum of \$20,000/month. Initial offering is not subject to health underwriting.





# 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

### 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.

### 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



## Voluntary 403(b) Retirement

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 [transamerica.com/portal/mcw](https://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.

### Contributions

For 2025, the maximum you can elect to contribute is \$23,500 (2026 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.



### Important Notes

**Rollovers:** 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.

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



# Identity & Legal Plans

## Identity & Fraud Protection

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.



### Identity & Fraud Protection

[my.aura.com/sign-in](https://my.aura.com/sign-in)

844-931-2872

## Legal Plan

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](https://members.legalplans.com)

800-821-6400



# 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	Biweekly Accrual (Hours)
<b>Director</b>	0-4	24 days (192 hours)	7.385
	5+	29 days (232 hours)	8.924
<b>Exempt</b>	0-4	20 days (160 hours)	6.154
	5-9	24 days (192 hours)	7.385
	10-19	27 days (216 hours)	8.308
	20+	29 days (232 hours)	8.924
<b>Non-Exempt</b>	0-4	15 days (120 hours)	4.616
	5-9	20 days (160 hours)	6.154
	10-19	22 days (176 hours)	6.77
	20+	24 days (192 hours)	7.385

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.



### Important Note

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

## Awarded Vacation Leave

Faculty, Staff Physicians, Postdoctoral Researchers, Instructors & Project Appointments

Group	Vacation
Faculty & Staff Physicians Instructors	24 days (192 hours)
0-2 Years 3+ Years	20 days (160 hours) 24 days (192 hours)
Postdoctoral Researchers & 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); prorated 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 Researchers & 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 (2.667/pay period) worked up to a maximum bank of 56 hours
Executives, Faculty & Staff Physicians* & Instructors	16 hours sick time per month (7.385/pay period) up to a maximum of 240 hours (New Hires preloaded with 160 hours of sick time at hire)
Postdoctoral Researchers & Project Appointments*	96 hours awarded per employment year

\*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.

### 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*	5
Parent*	3
Sibling*	3
Grandparent*	3
Grandchild*	3
In-Laws**	3
Parent	3
Son/Daughter	3
Sibling	3
Grandparent	3
Other Members of Employee's Household	1

\*Includes Step/Foster  
\*\*Includes Step

### Break Time for Nursing Mothers

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

[Click here](#) for the designated areas for nursing mothers.



# Leave of Absence

## FMLA and WFMLA

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



# MCWell360 Wellness Program

MCWell360 is dedicated to supporting holistic well-being for the health of the whole person. Through our comprehensive and integrative approach, we aim to inspire and empower everyone 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 is designed to nurture learning, deliver practical tools and empowering resources such as:

- **Wellness Website:** An informational hub offering evidence-based tools, practical strategies, and curated content to support your health and well-being
- **Wellness Events Calendar:** Explore events designed to support every dimension of wellness—with simple registration, calendar integration, and timely reminders to keep you connected
- **Monthly Wellness Newsletter:** Delivered to your inbox every second Wednesday, this monthly newsletter features timely wellness insights, benefit highlights, upcoming events, and everyday tips to support your well-being
- **Monthly Self-Care Calendar:** Designed to spark momentum, this calendar offers monthly wellness themes and simple self-care actions to help you build lasting habits
- **Departmental Wellness Opportunities:** Helping teams thrive—these tools and activities spark connection, build unity, and encourage personal wellness within every group
- **Mental Health First Aid Training:** *Building a community of trained peers who know how to help.* Together, we're creating a more supportive workplace and breaking down the stigma around mental health



## 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.

*Note: Meal delivery programs are excluded.*

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



# Additional Benefits

## 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)

## 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.brighthouse.com](https://my.brighthouse.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.brighthouse.com/child-care-locator](https://backup.brighthouse.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 (copays 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



# Additional Benefits

## 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.

## 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 reimbursement of eligible expenses up to \$7,500 per eligible child, limited to two adoptions per eligible employee.

## Travel Assistance

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

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



**Metlife Pet Insurance**

[metlife.com/mcw](https://www.metlife.com/mcw)

800-438-6388



**Download the app!**

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

1-800-872-1414

MCW Code: 01-AA-UN-762490





# SmartConnect

## Medicare Services

SmartConnect is an exclusive program created for working or retiring adults age 64+ (and family members) who are Medicare-eligible (or nearing it) and need to explore the benefits of Medicare coverage. SmartConnect is an educational and support service to help you understand the differences between a Medicare option and the health plan you are currently enrolled in.

Whether you're planning to continue working or looking to retire, SmartConnect is here to help! They will help you enroll into a Medicare product when you're ready. Once you're enrolled in a Medicare product, SmartConnect stays with you to answer questions, conduct policy reviews, and even help you work with the carrier when necessary.

Interested in learning more about this new benefit? Our upcoming Open Enrollment Virtual Benefits Fair will feature a session on Thursday, October 24th at 12:00pm CST.

### Here's how SmartConnect helps you make the right coverage decision:

- Compare your current health care coverage to a variety of Medicare plans to uncover potential savings.
- Answer all of your questions or make sure you fully understand your health insurance options
- If you find a Medicare plan you like, your agent will help you enroll.



**SmartConnect**  
**[smartmatch.com](https://smartmatch.com)**

800-839-9125

## Frequently Asked Questions

### Who can use SmartConnect?

Anyone who is **Medicare-eligible** (or nearing it)—including employees, retirees, spouses, children, parents, neighbors, and friends.

### How much does it cost?

**SmartConnect is free.** There are no hidden fees. The only cost is any monthly premium paid directly to the insurance provider you choose.

### Are SmartConnect agents licensed in my state?

Yes! SmartConnect agents are licensed and appointed in **all 50 states.**

### When should I contact SmartConnect?

**Right now, or anytime you would like!** Whether you're new to Medicare, already enrolled, or planning to retire, SmartConnect can help you:

- ▶ Understand your options
- ▶ Compare plans
- ▶ Enroll in coverage that fits your needs



# What You Pay

Medical Bi-Weekly Premiums	Basic Plan		Enhanced Plan	
	Full-Time (1.0 FTE)	Part-Time Staff (.75-.99 FTE) & FPE* Faculty	Full-Time (1.0 FTE)	Part-Time Staff (.75-.99 FTE) & FPE* Faculty
Employee	\$45.55	\$68.33	\$59.22	\$88.82
Employee + Child(ren)	\$123.00	\$184.50	\$159.92	\$239.88
Employee + Spouse	\$168.60	\$252.90	\$219.14	\$328.71
Employee + Spouse + Child(ren)	\$209.58	\$314.38	\$272.45	\$408.67

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

## Medical 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](https://benefits.mcw.edu)).

## Income Guidelines for Premium Assistance 7/1/2025 - 5/31/2026

Household income is equal or less than:

Household Size	50% Assistance	30% Assistance
1	\$46,950	\$54,775
2	\$63,450	\$74,025
3	\$79,950	\$93,275
4	\$96,450	\$112,525
5	\$112,950	\$131,775
6	\$129,450	\$151,025
7	\$145,950	\$170,275
8	\$162,450	\$189,525
<b>Each add'l person, add:</b>	\$16,500	\$19,250



# What You Pay

Dental Bi-Weekly Premiums	Basic Plan		Enhanced Plan	
	Full-Time (1.0 FTE)	Part-Time Staff (.75-.99 FTE) & FPE Faculty	Full-Time (1.0 FTE)	Part-Time Staff (.75-.99 FTE) & FPE Faculty
	Employee	\$6.60	\$9.90	\$9.69
Employee + Child(ren)	\$15.37	\$23.05	\$22.25	\$33.37
Employee + Spouse	\$19.15	\$28.73	\$27.42	\$41.12
Employee + Spouse + Child(ren)	\$25.80	\$38.70	\$37.15	\$55.73

Vision Bi-Weekly Premiums	Exam Only Plan	Exam + Materials Plan
	Employee	\$0.54
Employee + Child(ren)	\$1.05	\$7.72
Employee + Spouse	\$1.04	\$7.64
Employee + Spouse + Child(ren)	\$1.33	\$9.87

Voluntary Life Insurance Premiums	
Age Band	Employee & Spouse Rate per \$1,000
< 25	\$0.07
25-29	\$0.08
30-34	\$0.10
35-39	\$0.11
40-44	\$0.12
45-49	\$0.17
50-54	\$0.26
55-59	\$0.49
60-64	\$0.72
65-69	\$1.29
70-74	\$2.08
75+	\$2.08

IDShield & LegalShield Bi-Weekly Premium Rates		
Plan	Individual	Family
ID & Fraud - Protection Plus Plan	\$4.13	\$6.44
ID & Fraud - Protection Plus Plan with Concierge	\$9.67	\$9.67
Legal Plan	\$5.38	\$7.75

