INTRODUCTION

BENEFIT HIGHLIGHTS

HEALTH PLAN

PRESCRIPTION COVERAGE

DENTAL PLAN

VISION PLAN

FLEXIBLE SPENDING ACCOUNTS

LIFE INSURANCE

TRAVEL ASSISTANCE

DISABILITY COVERAGE

403(b) RETIREMENT SAVINGS PLAN

TIME AWAY

EMPLOYEE LEAVE OF ABSENCE

BACK-UP CARE & FAMILY SUPPORT

EMPLOYEE ASSISTANCE PROGRAM

WELLNESS PROGRAM

EDUCATIONAL BENEFITS

ADOPTION ASSISTANCE

IDSHIELD & LEGALSHIELD

REFERENCES & RESOURCES
Medical College of Wisconsin Colleagues:

At the Medical College of Wisconsin (MCW), we value our employees and their health – and we are committed to creating a healthy environment for our workforce. MCW’s employees value 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.

Additionally, MCW’s diversity is a source of strength – as 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 both depend on and 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
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.
Plan Year

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

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.

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

*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.
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):**

**Preferred Care Network (PCN):** mcwpcn.com
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.

**Preferred Care Network (PCN):** mcwpcn.com

**First Health Network:** myFirstHealth.com
Network of 5,000 hospitals and over one million health care professional service locations in all 50 states.

**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 HealthScope Benefits for your health coverage. ID cards are also available on the MyHealthScope app and on healthscopebenefits.com.
Plan Option 1: Basic Health Plan

<table>
<thead>
<tr>
<th></th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Southeast (SE) Wisconsin</strong></td>
<td>MCW Preferred Care Network (PCN)</td>
<td>Out of Network</td>
</tr>
<tr>
<td><strong>Non-Southeast (Non-SE) Wisconsin</strong></td>
<td>MCW PCN / First Health Network</td>
<td>Out of Network</td>
</tr>
<tr>
<td><strong>Annual Max Benefit</strong></td>
<td>No limit on essential health benefits; $2,000,000 limit on non-essential health benefits</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th><strong>Employer / Employee</strong></th>
<th><strong>Employer / Employee</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual Deductible</strong></td>
<td>$1,000</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Family Deductible</strong></td>
<td>$2,000</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Member Coinsurance</strong></td>
<td>90% / 10%</td>
<td>50% / 50%</td>
</tr>
<tr>
<td><strong>Individual Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)</strong></td>
<td>$5,000</td>
<td>$18,000</td>
</tr>
<tr>
<td><strong>Family Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)</strong></td>
<td>$10,000</td>
<td>$36,000</td>
</tr>
<tr>
<td><strong>Preventive Care Services</strong></td>
<td>100%</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Office Visit</strong></td>
<td>$30 co-pay then Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Mental Health Office Visit</strong></td>
<td>$30 co-pay then Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Specialist Office Visit</strong></td>
<td>$55 co-pay then Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>$30 co-pay then Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>X-Ray, Labs, MRI/CT, etc.</strong></td>
<td>Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Ambulance Services</strong></td>
<td>$150 co-pay per occurrence, then In-Network Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Virtual Clinic (minor illness/injury)</strong></td>
<td>100%</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Fast Care Co-Pay</strong></td>
<td>$10</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$150 co-pay, then In-Network Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Inpatient Hospital Admission</strong></td>
<td>$250 co-pay, then Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Pre-certification Penalty</strong></td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Retail Drug Co-Pay (Tiers 1-5)</strong></td>
<td>$15/$35/$80/$140/$170 and $5/month discount at Froedtert Pharmacies (except Specialty)</td>
<td>$30/$70/$160</td>
</tr>
<tr>
<td><strong>Mail Order Drug Co-Pay (Tiers 1-3)</strong></td>
<td>$30/$70/$160</td>
<td>$100</td>
</tr>
</tbody>
</table>

---

1 Prior authorization for certain outpatient, non-emergency MRI/CT scans required, $100 penalty for failure to obtain pre-certification. Visit mcw.edu/PriorAuth for a full list.

2 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.
## Plan Option 2: Enhanced Health Plan

<table>
<thead>
<tr>
<th>Enhanced Health Plan</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Southeast (SE) Wisconsin</strong></td>
<td>MCW Preferred Care Network (PCN)</td>
<td>Out of Network</td>
</tr>
<tr>
<td><strong>Non-Southeast (Non-SE) Wisconsin</strong></td>
<td>MCW PCN / First Health Network</td>
<td>Out of Network</td>
</tr>
<tr>
<td><strong>Annual Max Benefit</strong></td>
<td>No limit on essential health benefits; $2,000,000 limit on non-essential health benefits</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Employer / Employee</th>
<th>Employer / Employee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual Deductible</strong></td>
<td>$500</td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Family Deductible</strong></td>
<td>$1,000</td>
<td>$6,000</td>
</tr>
<tr>
<td><strong>Member Coinsurance</strong></td>
<td>90% / 10%</td>
<td>50% / 50%</td>
</tr>
<tr>
<td><strong>Individual Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)</strong></td>
<td>$4,000</td>
<td>$15,000</td>
</tr>
<tr>
<td><strong>Family Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)</strong></td>
<td>$8,000</td>
<td>$30,000</td>
</tr>
<tr>
<td><strong>Preventive Care Services</strong></td>
<td>100%</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Office Visit</strong></td>
<td>$20 co-pay then Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Mental Health Office Visit</strong></td>
<td>$20 co-pay then Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Specialist Office Visit</strong></td>
<td>$50 co-pay then Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>$20 co-pay then Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>X-Ray, Labs, MRI/CT, etc.</strong></td>
<td>Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Ambulance Services</strong></td>
<td>$150 co-pay per occurrence, then In-Network Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Virtual Clinic (minor illness/injury)</strong></td>
<td>100%</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Fast Care Co-Pay</strong></td>
<td>$10</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$150 co-pay, then In-Network Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Inpatient Hospital Admission</strong></td>
<td>$250 co-pay, then Deductible/Coinsurance</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Pre-certification Penalty</strong></td>
<td>$250 co-pay, then Deductible/Coinsurance</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Retail Drug Co-Pay (Tiers 1-5)</strong></td>
<td>$15/$35/$80/$140/$170 and $5/month discount at Froedtert Pharmacies (except specialty)</td>
<td>$30/$70/$160</td>
</tr>
<tr>
<td><strong>Mail Order Drug Co-Pay (Tiers 1-3)</strong></td>
<td>$15/$35/$80/$140/$170 and $5/month discount at Froedtert Pharmacies (except specialty)</td>
<td>$30/$70/$160</td>
</tr>
</tbody>
</table>

1 Prior authorization for certain outpatient, non-emergency MRI/CT scans required, $100 penalty for failure to obtain pre-certification. Visit mcw.edu/PriorAuth for a full list.

2 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.
**Health Plan Components**

**Anytime Care**

**Virtual Clinic**

The Virtual Clinic can treat you at home for common conditions (see below) and can even prescribe medications. This benefit offers a convenient way for you and your family to receive care after hours or on weekends. Board-certified family practitioners provide treatment through your webcam or over the phone without an appointment.

MCW health plan participants and their covered dependents may use the Virtual Clinic for free when you enter your Health Member ID# from your Health Card in the service key field. Those who are not enrolled in the medical plan may use the Virtual Clinic for $49.

Access is available at [froedtert.com/virtual-clinic](http://froedtert.com/virtual-clinic) or through the Froedtert & MCW app on the Apple App Store and Google Play. Any prescriptions your provider deems appropriate will be called in to your local pharmacy and a visit summary will be sent to you via email.

**Fast Care – No Appointment Needed**

The Fast Care clinics provide easy access to affordable care for adults and children older than 18 months with no appointment necessary. The clinics provide care for minor health problems (see below) in convenient locations with extended hours of operation seven (7) days a week.

MCW health plan participants and their covered dependents can use the Fast Care clinics for a $10 co-pay. Basic laboratory tests completed on site are included. Those not enrolled in the medical plan may visit a Fast Care clinic for $65.

To find a Fast Care clinic, visit [froedtert.com/fastcare](http://froedtert.com/fastcare).

Participants in the Non-Southeastern Wisconsin Group can also use in-network retail fast care clinic locations in their area for a $10 co-pay.

**The Virtual and Fast Care Clinics can treat a variety of minor illnesses, including these common conditions:**

- Flu & Colds
- Sore Throat
- Minor Burns
- Cold Sores
- Sinus Infections

**Disease Management Program**

This free and confidential service provides excellent resources for health plan participants looking for health resources, nurse coaching and online education. The Disease Management Program provides support for members with chronic conditions through a combination of nurse coaching, online messaging and online education.

**Gap Exception**

A Gap Exception can be requested on the rare occasion that an in-network provider cannot perform a service or refers you to a Center of Excellence due to the complexity of your case. If approved by HealthScope Benefits, related claims will be paid at the in-network level.

**Fertility Assistance – Progyny**

MCW has partnered with Progyny to provide an inclusive family building benefit for every unique path to parenthood. We understand that the journey to become a parent can be physically, emotionally and financially challenging. With this in mind, our benefit called a smart cycle, has bundled together the individual services, tests and treatments you may need. The coverage is also not subject to traditional strict infertility medical guidelines which allows coverage to be inclusive regardless of gender identity or sexual orientation.

The smart cycle will be customized based on your unique needs for procedures such as In Vitro Fertilization, Intrauterine Insemination, and Donor Tissue Purchase.
# Health Plan Premiums

<table>
<thead>
<tr>
<th>Type</th>
<th>Employee Monthly Premium¹</th>
<th>Type</th>
<th>Employee Monthly Premium¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Plan – Full-Time (1.0 FTE)</td>
<td>Employee + Child(ren)</td>
<td>$206.00</td>
<td>Employee</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$241.00</td>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse + Child(ren)</td>
<td>$346.00</td>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Enhanced Plan – Full-Time (1.0 FTE)</td>
<td>Employee</td>
<td>$116.00</td>
<td>Employee</td>
</tr>
<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$279.00</td>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse</td>
<td>$327.00</td>
<td>Employee + Spouse</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse + Child(ren)</td>
<td>$470.00</td>
<td>Employee + Spouse + Child(ren)</td>
</tr>
</tbody>
</table>

¹ Tobacco-free rate displayed; $50/month tobacco and $75/month spousal surcharge not included in premiums listed

² Full Professional Effort (FPE): .5 - .99 FTE

## Health Plan Premium Components

### Spousal Surcharge

You may choose to cover your spouse under the MCW medical plan; however, you are subject to a $75 per month surcharge if your spouse has other coverage available. During enrollment, you must certify in the benefits system whether or not your spouse has other coverage available.

### Tobacco / Nicotine-Free Rate

Employees are eligible for the tobacco/nicotine-free rate if they and their covered dependents (age 18+) do not use tobacco products such as cigarettes, pipes, snuff and chew, or any type of electronic cigarettes (e-cigarettes), or vaporizers.

To receive the tobacco / nicotine-free rate, you must certify that you and your covered dependents age 18+ are tobacco and nicotine free during your new hire enrollment in the benefits system, and all must remain tobacco and nicotine free for the plan year. If you and/or your covered dependents age 18+ are tobacco users or use vaporizers or electronic cigarettes, an additional $50/month/family will be added to your premium. You are responsible for identifying you and/or your covered dependents’ tobacco or nicotine use status during each annual Open Enrollment period.

MCW is committed to helping you and your covered dependents achieve your best health. The tobacco and nicotine-free health plan rate is available to all employees. If you and/or your covered dependent are tobacco users or use vaporizers or electronic cigarettes, the Employee Assistance Program’s Tobacco Cessation Coaching Program can be utilized to earn the tobacco and nicotine-free rate on your health plan.

### 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](http://benefits.mcw.edu) or log into the benefits system (benefits.mcw.edu).

For more information, contact The Benefit Services Group at 866-913-4853, option 1.
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

The Express Scripts Home Delivery Pharmacy 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.

## 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, or through the Express Scripts 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.

### Prescription Cost Comparison

<table>
<thead>
<tr>
<th>Prescription Type</th>
<th>Froedtert Health Pharmacy (30-day / 90-day)</th>
<th>Retail Pharmacy (30-day)</th>
<th>Walgreens (90-day)</th>
<th>Express Scripts Mail Order (90-day)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$10 / $30</td>
<td>$15</td>
<td>$45</td>
<td>$30</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>$30 / $90</td>
<td>$35</td>
<td>$105</td>
<td>$70</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>$75 / $225</td>
<td>$80</td>
<td>$240</td>
<td>$160</td>
</tr>
<tr>
<td>Specialty Generic &amp; Preferred Brand¹</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$140</td>
</tr>
<tr>
<td>Specialty Non-Preferred Brand¹</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$170</td>
</tr>
</tbody>
</table>

¹ Available through Express Scripts Specialty Pharmacy only. Limited to a 30-day supply.
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

<table>
<thead>
<tr>
<th>Enhanced Plan</th>
<th>Basic Plan</th>
</tr>
</thead>
</table>
| **Calendar Year Deductible**
(Excludes orthodontia services) | Individual $0
Family $0 | Individual $0
Family $25
Family $75 |
| **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 |
| **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 |
| **Major Services**
Crowns, inlays, onlays and endodontics (root canals) | 80% no deductible | 50% after deductible |
| **Prosthodontic Services**
Implants, bridgework and dentures | 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.

<table>
<thead>
<tr>
<th>Type</th>
<th>Basic Plan – Full-Time (1.0 FTE)</th>
<th>Basic Plan – Part-Time Staff (.75-.99 FTE) &amp; FPE Faculty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$14.00</td>
<td>Employee</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$32.50</td>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$40.50</td>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$54.50</td>
<td>Employee + Spouse + Child(ren)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>Enhanced Plan – Full-Time (1.0 FTE)</th>
<th>Enhanced Plan – Part-Time Staff (.75-.99 FTE) &amp; FPE Faculty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$20.50</td>
<td>Employee</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$47.00</td>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$58.00</td>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$78.50</td>
<td>Employee + Spouse + Child(ren)</td>
</tr>
</tbody>
</table>

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

- **Eye Exam** (Every 12 months)
  - VSP Provider
  - $10 co-pay

- **Retinal Screening**
  - VSP Provider
  - $20 co-pay

- **Frames** (Every 24 months)
  - Not Covered

- **Lenses** (every 12 months)
  - Single
  - Not Covered
  - Bifocal
  - Not Covered
  - Trifocal
  - Included in prescription glasses

- **Lens Enhancements** (every 12 months)
  - Standard Progressive
  - Not Covered
  - Premium Progressive
  - $0 co-pay
  - Custom Progressive
  - $95-$105 co-pay

- **Contacts** (every 12 months)
  - Not Covered

  Instead of glasses
  - $175 allowance; co-pay does not apply

  Contact lens exam has a $50 co-pay (fitting and evaluation)

1 Includes lens fitting fees.

**Exam + Materials Plan**

- **Eye Exam** (Every 12 months)
  - VSP Provider
  - $10 co-pay

- **Retinal Screening**
  - VSP Provider
  - $20 co-pay

- **Frames** (Every 24 months)
  - $175 allowance for a wide selection of frames;
  - $225 allowance for featured frame brands;
  - $95 Costco frame allowance

- **Lenses** (every 12 months)
  - Single
  - Not Covered
  - Bifocal
  - Included in prescription glasses
  - Trifocal
  - Included in prescription glasses

- **Lens Enhancements** (every 12 months)
  - Standard Progressive
  - Not Covered
  - Premium Progressive
  - $95-$105 co-pay
  - Custom Progressive
  - $150 - $175 co-pay

**Plan Highlights:**

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

---

**Diabetic Eyecare Plus Program**

This program covers services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). 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**

<table>
<thead>
<tr>
<th>Type</th>
<th>Exam Only Plan</th>
<th>Exam + Materials Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>Employee Monthly Premium</td>
<td>Employee Monthly Premium</td>
</tr>
<tr>
<td></td>
<td>$1.10</td>
<td>$8.14</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$2.18</td>
<td>$15.92</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$2.16</td>
<td>$15.78</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$2.74</td>
<td>$20.36</td>
</tr>
</tbody>
</table>

ID cards are not needed; simply inform your provider you have VSP. You may print an ID card from your account on **vsp.com**.
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.

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: $2,750/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

- Services must be rendered between 1/1 and 12/31, or your effective date and 12/31.
- You must re-enroll in the FSA each year.
- Remember to submit claims on a regular basis.
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

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](http://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

MCW provides Dependent Care FSA participants with an annual matching contribution of $500.
Basic Life and Accidental Death & Dismemberment (AD&D)

Basic Life and AD&D insurance is provided at no cost to eligible employees. Faculty, staff physicians, instructors and exempt staff receive 1x salary up to a maximum of $500,000. Non-exempt staff and postdoctoral fellows receive 1x salary up to $100,000.

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, subject to a maximum of 3.5x the employee’s basic annual earnings. 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

<table>
<thead>
<tr>
<th>Age Band</th>
<th>Employee &amp; Spouse Rate per $1,000</th>
<th>Age Band</th>
<th>Employee &amp; Spouse Rate per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;25</td>
<td>$0.07</td>
<td>50-54</td>
<td>$0.26</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.08</td>
<td>55-59</td>
<td>$0.46</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.10</td>
<td>60-64</td>
<td>$0.72</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.11</td>
<td>65-69</td>
<td>$1.29</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.12</td>
<td>70-74</td>
<td>$2.08</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.17</td>
<td>75+</td>
<td>$2.08</td>
</tr>
</tbody>
</table>
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
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.

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

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.

<table>
<thead>
<tr>
<th>LTD Coverage Levels</th>
<th>Class 1</th>
<th>Exempt Staff LTD: 60% of monthly earnings to a maximum benefit of $7,500 per month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Class 2</td>
<td>Non-exempt Staff LTD: 60% of monthly earnings to a maximum benefit of $5,000 per month</td>
</tr>
<tr>
<td></td>
<td>Class 3</td>
<td>Directors and Department Administrators LTD: 66.667% of monthly earnings to a maximum benefit of $15,000 per month</td>
</tr>
<tr>
<td></td>
<td>Class 4</td>
<td>Faculty and Staff Physicians and Instructors LTD: 66.667% of monthly earnings to a maximum benefit of $15,000 per month</td>
</tr>
</tbody>
</table>

Long-Term Disability (LTD) Buy-Up (Faculty/Staff Physicians/Instructors Only)

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

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.

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.

Eligibility

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.

Contributions (once eligible)

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

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 2021, the maximum you can elect to contribute is $19,500 (2022 maximum announced in early November). If you are also required to participate in mandatory contributions, your voluntary contribution limit with MCW may be reduced.

Your voluntary limit through MCW will be lower than $19,500 if you will have mandatory contributions occurring on more than $275,000 in earnings. If you are, or will be, 50 years old or above prior to December 31 of the current year, you are eligible to make additional “catch up” contributions up to $6,500 in the current year.

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.
**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.

<table>
<thead>
<tr>
<th>Group</th>
<th>Years of Service</th>
<th>Vacation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Director</td>
<td>0-4</td>
<td>24 days (192 hours)</td>
</tr>
<tr>
<td></td>
<td>5+</td>
<td>29 days (232 hours)</td>
</tr>
<tr>
<td>Exempt</td>
<td>0-4</td>
<td>20 days (160 hours)</td>
</tr>
<tr>
<td></td>
<td>5-9</td>
<td>24 days (192 hours)</td>
</tr>
<tr>
<td></td>
<td>10-19</td>
<td>27 days (216 hours)</td>
</tr>
<tr>
<td></td>
<td>20+</td>
<td>29 days (232 hours)</td>
</tr>
<tr>
<td>Non-Exempt</td>
<td>0-4</td>
<td>15 days (120 hours)</td>
</tr>
<tr>
<td></td>
<td>5-9</td>
<td>20 days (160 hours)</td>
</tr>
<tr>
<td></td>
<td>10-19</td>
<td>22 days (176 hours)</td>
</tr>
<tr>
<td></td>
<td>20+</td>
<td>24 days (192 hours)</td>
</tr>
</tbody>
</table>

Note: Pro-rated based on FTE

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

<table>
<thead>
<tr>
<th>Group</th>
<th>Vacation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faculty &amp; Staff Physicians</td>
<td>24 days (192 hours)</td>
</tr>
<tr>
<td>Instructors</td>
<td></td>
</tr>
<tr>
<td>0-2 Years</td>
<td>20 days (160 hours)</td>
</tr>
<tr>
<td>3+ Years</td>
<td>24 days (192 hours)</td>
</tr>
<tr>
<td>Postdoctoral Fellows &amp; Project Appointments</td>
<td>15 days (120 hours)</td>
</tr>
</tbody>
</table>

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.

**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.
Sick Time

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

<table>
<thead>
<tr>
<th>Group</th>
<th>Accrual Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exempt &amp; Non-Exempt Staff</td>
<td>1 hour for every 30 hours worked up to a maximum bank of 56 hours</td>
</tr>
<tr>
<td>Executives, Faculty &amp; Staff Physicians &amp; Instructors</td>
<td>16 hours sick time per month up to a maximum of 240 hours (New Hires preloaded with 160 hours of sick time at hire)</td>
</tr>
<tr>
<td>Postdoctoral Fellows &amp; Project Appointments 1</td>
<td>96 hours awarded per employment year</td>
</tr>
</tbody>
</table>

1 Pro-rated based on FTE

Bereavement

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

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Bereavement Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Spouse</td>
<td>5</td>
</tr>
<tr>
<td>Child 1</td>
<td>5</td>
</tr>
<tr>
<td>Parent 1</td>
<td>3</td>
</tr>
<tr>
<td>Sibling 1</td>
<td>3</td>
</tr>
<tr>
<td>Grandparent 1</td>
<td>3</td>
</tr>
<tr>
<td>Grandchild 1</td>
<td>3</td>
</tr>
<tr>
<td>In-Laws</td>
<td>3</td>
</tr>
<tr>
<td>Parent 2</td>
<td>3</td>
</tr>
<tr>
<td>Son/Daughter 2</td>
<td>3</td>
</tr>
<tr>
<td>Sibling 2</td>
<td>3</td>
</tr>
<tr>
<td>Grandparent 2</td>
<td>3</td>
</tr>
<tr>
<td>Other Member of Employee’s Household</td>
<td>1</td>
</tr>
</tbody>
</table>

1 Includes Step/Foster  
2 Includes Step

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.

Break Time for Nursing Mothers

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

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

- backup.brighthorizons.com
- Username: MCW
- Password: backup4you

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

Infant Transition Program

The Infant Transition Program helps ease the employee and their child’s transition to permanent child care by providing quality care through the Back-Up Care Advantage Program.

- Provides access and flexibility to make an employee’s transition back to work easier—typically 5-20 days of care (in addition to Back-Up days)
- Assists nursing mothers by having their infant nearby
- Provides a warm, inviting environment for infants age 6 weeks to 13 months

Facility Search

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

Additional Family Support

https://clients.brighthorizons.com/MCW

Elder Care Resources

- Online platform that provides expanded access to guidance and assistance for in-home care.

Virtual Tutoring

- Ability to exchange available Back-Up Care days for virtual tutoring hours (co-pay applies).

Nanny Placement Services

- Receive high-touch local support finding a vetted full-time nanny, with substantial savings

Sitter City Membership

- Search for sitters, nannies and housekeepers. Find caregivers and housekeepers near you with a free premium membership to Sittercity.
The EAP: Life Resources is a confidential counseling and assessment program designed to help manage work and life challenges. Our EAP provides free, confidential, 24-hour assistance via a toll-free number and website, along with up to eight (8) face-to-face, telephonic, video or chat sessions.

**EAP: 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

---

**WELLNESS PROGRAM**

The mission of the Medical College of Wisconsin’s Wellness Program is to create, support and maintain a healthy lifestyle and workplace environment where employees can be their best selves.

MCW’s Wellness Program provides tools and resources including:

- Wellness events
- Fitness classes
- Wellness Champion network
- Monthly newsletter
- Tonkens onsite fitness center (Milwaukee Campus)
- Discounts, etc.

**Fitness Reimbursement**

As part of our focus on wellness, MCW is pleased to provide a fitness reimbursement program to help achieve your 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.

Visit the [Wellness Page](#) on InfoScope for more information.
EDUCATIONAL BENEFITS

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

- Hired (Rehired) on or after September 2, 2020: Participation begins after two (2) continuous years of service from eligible employee’s most recent date of hire
- Hire (Rehired) before September 2, 2020: Participation begins immediately

Maximum Plan Reimbursement

Eligible faculty can receive reimbursement for up to eight (8) full-time semesters or 12 trimesters for each dependent child up to age 25.

Eligible faculty may receive reimbursement for dependent children’s annual cap of $9,274 (amount prorated by semester/trimester), while attending an accredited undergraduate college or university on a full-time basis (enrolled for 12 or more credits). Reimbursement requests must be received within one year of the semester completion.

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. Reimbursement is for tuition costs only at an accredited undergraduate or graduate college or university. The benefit is available up to an annual maximum of $5,250.

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.
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
IDShield 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.

Counsel When You Need It
IDShield’s identity 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
IDShield is the only company with an exclusive partnership with Kroll, the worldwide leader in theft investigative services. If a compromise occurs, contact your Licensed Private Investigator who will immediately begin restoring your identity to pre-theft status.

Unexpected legal questions arise every day and with LegalShield on your side, you will have access to a quality law firm 24 hours a day, 7 days a week, for covered personal situations.

Advice & Consultation
- Advice: Phone consultations with your provider law firm for any personal legal matter, even on pre-existing conditions
- Letters and phone calls on your behalf
- Contract and document review up to 15 pages each
- 24/7 Emergency Assistance

Document Preparation
- Standard will
- Living will
- Health care power of attorney
- Residual loan document assistance

Family Matters
- Uncontested name change assistance
- Uncontested adoption representation
- Uncontested separation/divorce representation

Representation
- Trial defense services (hours available based on years of participation)

Auto & Motor Vehicle Services
- Non-criminal moving traffic violation assistance
- Motor vehicle-related criminal charge assistance

<table>
<thead>
<tr>
<th>IDShield &amp; LegalShield Monthly Premium Rates</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan</td>
<td>Individual</td>
<td>Family</td>
</tr>
<tr>
<td>-----------------------</td>
<td>------------</td>
<td>--------</td>
</tr>
<tr>
<td>IDShield</td>
<td>$8.45</td>
<td>$15.95</td>
</tr>
<tr>
<td>LegalShield</td>
<td>$15.95</td>
<td>$15.95</td>
</tr>
<tr>
<td>IDShield &amp; LegalShield</td>
<td>$24.40</td>
<td>$28.90</td>
</tr>
<tr>
<td>Benefit</td>
<td>Carrier</td>
<td>Website</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>--------------------------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>Health Benefits Plan</td>
<td>HealthScope Benefits</td>
<td>healthscopebenefits.com</td>
</tr>
<tr>
<td>Virtual Care (24/7)</td>
<td>Froedtert &amp; Medical College of</td>
<td>froedtert.com/virtualclinic</td>
</tr>
<tr>
<td>Fertility Assistance &amp; Adoption</td>
<td>Progyny</td>
<td>progyny.com</td>
</tr>
<tr>
<td>Assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription Drug Benefit</td>
<td>Express Scripts</td>
<td>express-scripts.com</td>
</tr>
<tr>
<td>Dental</td>
<td>Cigna</td>
<td>mycigna.com</td>
</tr>
<tr>
<td>Vision</td>
<td>VSP</td>
<td>vsp.com</td>
</tr>
<tr>
<td>Life and AD&amp;D Insurance</td>
<td>Unum</td>
<td>unum.com</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>Unum</td>
<td>unum.com</td>
</tr>
<tr>
<td>Assist America: Travel Assistance</td>
<td>Unum</td>
<td>unum.com</td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flexible Spending Account</td>
<td>WEX, Inc.</td>
<td>wexinc.com/</td>
</tr>
<tr>
<td>403(b) Retirement Savings Plan</td>
<td>Transamerica Retirement</td>
<td>login/benefits-login</td>
</tr>
<tr>
<td>Solutions</td>
<td></td>
<td>transamerica.com/portal/</td>
</tr>
<tr>
<td></td>
<td></td>
<td>mcw</td>
</tr>
<tr>
<td>Employee Assistance Program: Life</td>
<td>ComPsych</td>
<td>guidanceresources.com</td>
</tr>
<tr>
<td>Resources</td>
<td></td>
<td>Organization ID: MCW</td>
</tr>
<tr>
<td>Back-Up Care &amp; Family Support</td>
<td>Bright Horizons</td>
<td>backup.brighthorizons.com</td>
</tr>
<tr>
<td>Identity Theft Protection</td>
<td>IDShield</td>
<td>idshield.com</td>
</tr>
<tr>
<td>Legal Protection</td>
<td>LegalShield</td>
<td>legalshield.com</td>
</tr>
</tbody>
</table>

MCW Benefits Team
Email: benefits@mcw.edu
Phone: 414-955-8394

Benefits Enrollment System
benefits.mcw.edu