



GRADUATE ASSISTANT FRINGE BENEFITS—EFFECTIVE AY 2008-09

Graduate Assistants who are employed at least .3375 FTE for at least one semester are eligible for the following fringe benefits: 1) Health Insurance; 2) Dental Insurance; 3) Term Life Insurance; 4) Accidental Death and Dismemberment Insurance and 5) Vision Insurance. The Graduate Assistant is responsible for contacting the UW Oshkosh Human Resources Office **within the first 30 days of employment** to enroll for these benefits. Failure to enroll during this initial open enrollment will significantly reduce your insurance options and/or insurance eligibility.

Specific information on these plans can be obtained by attending one of the fringe benefit orientation sessions offered in late summer, prior to the beginning of the academic year. Graduate Assistants hired after the start of the academic year should contact the Human Resources Office, PH# 920/424-1166, Dempsey Hall Room 328, for an appointment. Prior to the orientation session, please consult the following website for a power-point presentation giving detailed information regarding the benefits offered:

<http://www.uwsa.edu/hr/benefits/newemp/orientgr.pdf> . Individual plan brochures and application forms are available at: <http://www.uwosh.edu/hr/Benefits/benefitapps.php> . If, after reviewing these materials, you wish to enroll in any of these plans you may print and complete the appropriate application form(s) and bring with you to the orientation session.

1. **Health Insurance:** A number of fine health plans are available if you enroll within your first 30 days of employment. Enrollment beyond your first 30 days of employment allows enrollment in the Standard Plan with higher premiums and 180 day waiting period for preexisting conditions.
2. **Dental Insurance:** There are several plans that provide dental benefits. Information may be obtained at the obtained at the fringe benefit information session or from the Human Resources Department. There are no regularly scheduled open enrollments beyond your initial 30 day eligibility period.
3. **Term Life Insurance:** Under this plan you can insure yourself, your spouse, and your dependent children. You may choose to purchase \$5,000, \$10,000, or \$20,000 for yourself. You may choose \$5,000 or \$10,000 for your spouse, provided the amount does not exceed your insurance, and either \$2,500 or \$5,000 for your children. Amounts which you purchase within 30 days after you are employed will be issued without evidence of insurability. Continuing employees have an annual opportunity to increase coverage without proving insurability.
4. **Accidental Death and Dismemberment Insurance:** This plan provides accident insurance protection for loss of life for you, your spouse, and children. Permanent and total disability protection is provided in the event you are wholly and continuously disabled for the remainder of your life. Payment is made for loss of sight and limb for you, your spouse, and children. Benefits under this plan are payable in addition to any other insurance you may have at the time of an accident. You may select any amount of coverage on specified increments from a minimum of \$25,000 to a maximum of \$250,000.
5. **Vision Insurance:** Provides partial payment to help you offset the costs of annual eye exams (which are also covered under Uniform Benefits), frames, lenses, and contact lenses. It also provides a discount refractive eye surgery at select locations. Spectera premiums are deducted from your payroll check “pre-tax”.