



2022 Benefits Enrollment Guide



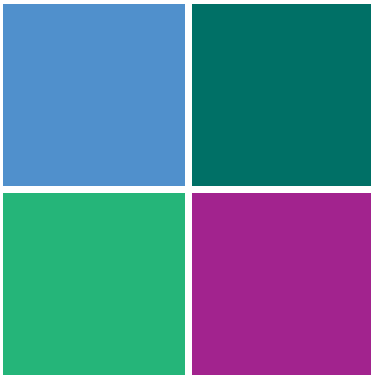


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Medical College of Wisconsin Colleagues:

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.

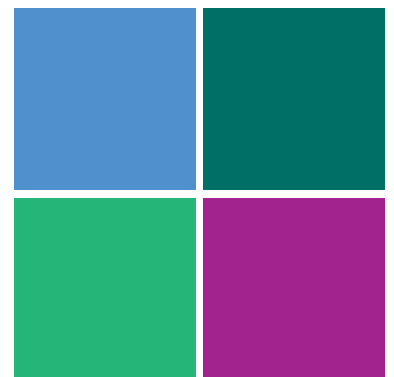
We encourage you to take the time to read this Guide to better understand all of your options and to make informed decisions regarding your benefit elections. Only you can determine which benefits best fit your needs and those of your family.

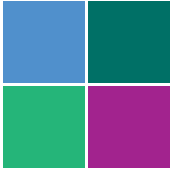
Kind regards,

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.





BENEFIT HIGHLIGHTS

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.

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

Benefit	Eligible Classes									
	1	2	3	4	5	6	7	8	9	10
Health*	1		3	4	5		7		9	
Dental*	1		3	4	5		7		9	
Vision*	1		3	4	5		7		9	
Basic Life	1		3	4	5		7			
Voluntary Life*	1		3	4	5		7			
Time Away	1	2	3	4	5	6	7	8	9	
Short-Term Disability	1		3	4	5		7		9	
Long-Term Disability	1		3	4	5					
Educational Benefits	1		3		5					
Health Care Flexible Spending Account*	1		3	4	5		7		9	
Dependent Day Care Flexible Spending Account*	1		3	4	5		7		9	
IDShield & Legal Shield*	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 Assistance Program	1	2	3	4	5	6	7	8	9	10
Back-Up Care	1	2	3	4	5	6	7	8	9	

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



Qualifying Life Events

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

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

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

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

Dependent Coverage

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

Acceptable Proof of Relationship

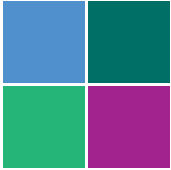
- Spouse: Marriage certificate and most recent federal tax return
- Child(ren): Birth certificate, adoption papers or legal custodian papers

New Hire Enrollment Guidelines

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

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

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



HEALTH PLAN

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

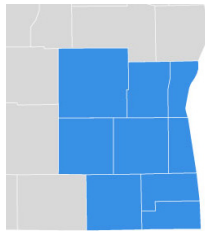
You may see any physician or use any hospital you choose, but you will receive the greatest benefit when you choose an in-network provider.

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

Networks

Southeastern WI Group (SE WI):

Includes Dodge, Washington, Ozaukee, Jefferson, Waukesha, Milwaukee, Walworth, Racine, and Kenosha counties.



Preferred Care Network (PCN): mcwpcn.com

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

Plan Highlights:

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

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

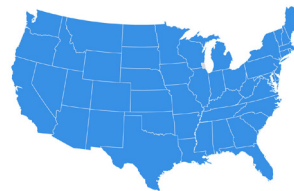
Non-Southeastern WI Group (Non-SE WI):

Includes all counties not listed above.

Preferred Care Network (PCN): 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.



Non-SE have access to both PCN and First Health Network.

Coverage Categories

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

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



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



A UnitedHealthcare Company



Plan Option 1: Basic Health Plan

Basic Health Plan		
	In Network	Out of Network
Southeast (SE) Wisconsin	MCW Preferred Care Network (PCN)	Out of Network
Non-Southeast (Non-SE) Wisconsin	MCW PCN / First Health Network	Out of Network
Annual Max Benefit	No limit on essential health benefits; \$2,000,000 limit on non-essential health benefits	
	Employer / Employee	Employer / Employee
Individual Deductible	\$1,000	\$5,000
Family Deductible	\$2,000	\$10,000
Member Coinsurance	90% / 10%	50% / 50%
Individual Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)	\$5,000	\$18,000
Family Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)	\$10,000	\$36,000
Preventive Care Services	100%	Deductible/Coinsurance
Office Visit	\$30 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Mental Health Office Visit	\$30 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Specialist Office Visit	\$55 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Urgent Care	\$30 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
X-Ray, Labs, MRI/CT, etc.¹	Deductible/Coinsurance	Deductible/Coinsurance
Ambulance Services	\$150 co-pay per occurrence, then In-Network Deductible/Coinsurance	
Virtual Clinic (minor illness/injury)	100%	N/A
Fast Care Co-Pay	\$10	N/A
Emergency Room	\$150 co-pay, then In-Network Deductible/Coinsurance	
Inpatient Hospital Admission	\$250 co-pay, then Deductible/Coinsurance	Deductible/Coinsurance
Pre-certification Penalty ²	\$100	
Retail Drug Co-Pay (Tiers 1-5)	\$15/\$35/\$80/\$140/\$170 and \$5/month discount at Froedtert Pharmacies (except Specialty)	
Mail Order Drug Co-Pay (Tiers 1-3)	\$30/\$70/\$160	

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

Enhanced Health Plan		
	In Network	Out of Network
Southeast (SE) Wisconsin	MCW Preferred Care Network (PCN)	Out of Network
Non-Southeast (Non-SE) Wisconsin	MCW PCN / First Health Network	Out of Network
Annual Max Benefit	No limit on essential health benefits; \$2,000,000 limit on non-essential health benefits	
	Employer / Employee	Employer / Employee
Individual Deductible	\$500	\$3,000
Family Deductible	\$1,000	\$6,000
Member Coinsurance	90% / 10%	50% / 50%
Individual Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)	\$4,000	\$15,000
Family Total Out-of-Pocket Max (Deductible + Coinsurance + Co-Pays)	\$8,000	\$30,000
Preventive Care Services	100%	Deductible/Coinsurance
Office Visit	\$20 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Mental Health Office Visit	\$20 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Specialist Office Visit	\$50 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
Urgent Care	\$20 co-pay then Deductible/Coinsurance	Deductible/Coinsurance
X-Ray, Labs, MRI/CT, etc.¹	Deductible/Coinsurance	Deductible/Coinsurance
Ambulance Services	\$150 co-pay per occurrence, then In-Network Deductible/Coinsurance	
Virtual Clinic (minor illness/injury)	100%	N/A
Fast Care Co-Pay	\$10	N/A
Emergency Room	\$150 co-pay, then In-Network Deductible/Coinsurance	
Inpatient Hospital Admission	\$250 co-pay, then Deductible/Coinsurance	Deductible/Coinsurance
Pre-certification Penalty²	\$100	
Retail Drug Co-Pay (Tiers 1-5)	\$15/\$35/\$80/\$140/\$170 and \$5/month discount at Froedtert Pharmacies (except specialty)	
Mail Order Drug Co-Pay (Tiers 1-3)	\$30/\$70/\$160	

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 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 health plan may visit a Fast Care clinic for \$65.

To find a Fast Care clinic, visit 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 UMR, 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			
Type	Employee Monthly Premium ¹	Type	Employee Monthly Premium ¹
Basic Plan – Full-Time (1.0 FTE)		Basic Plan – Part-Time Staff (.75-.99 FTE) & FPE² Faculty	
Employee	\$82.00	Employee	\$107.00
Employee + Child(ren)	\$206.00	Employee + Child(ren)	\$268.00
Employee + Spouse	\$241.00	Employee + Spouse	\$313.00
Employee + Spouse + Child(ren)	\$346.00	Employee + Spouse + Child(ren)	\$450.00
Enhanced Plan – Full-Time (1.0 FTE)		Enhanced Plan – Part-Time Staff (.75-.99 FTE) & FPE² Faculty	
Employee	\$116.00	Employee	\$151.00
Employee + Child(ren)	\$279.00	Employee + Child(ren)	\$363.00
Employee + Spouse	\$327.00	Employee + Spouse	\$425.00
Employee + Spouse + Child(ren)	\$470.00	Employee + Spouse + Child(ren)	\$611.00

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

For more information, contact Hausmann Group at 866-913-4853, option 1.



PRESCRIPTION COVERAGE

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

Mail-Order Services

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.



Locate a Participating Pharmacy

For a listing of Express Scripts participating pharmacies, go to express-scripts.com.
For a listing of Froedtert Health pharmacy locations, please visit froedtert.com/patients-visitors/pharmacy.

Prescription Type	Froedtert Health Pharmacy (30-day / 90-day)	Retail Pharmacy (30-day)	Walgreens (90-day)	Express Scripts Mail Order (90-day)
Generic	\$10 / \$30	\$15	\$45	\$30
Preferred Brand	\$30 / \$90	\$35	\$105	\$70
Non-Preferred Brand	\$75 / \$225	\$80	\$240	\$160
Specialty Generic & Preferred Brand ¹	N/A	N/A	N/A	\$140
Specialty Non-Preferred Brand ¹	N/A	N/A	N/A	\$170

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





DENTAL PLAN

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

Plan Highlights:

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

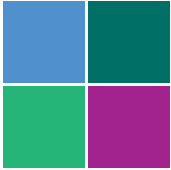


ID cards are available on the myCigna app and also on mycigna.com.

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

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

Dental Plan Premiums			
Type	Employee Monthly Premium	Type	Employee Monthly Premium
Basic Plan – Full-Time (1.0 FTE)		Basic Plan – Part-Time Staff (.75-.99 FTE) & FPE Faculty	
Employee	\$14.00	Employee	\$18.00
Employee + Child(ren)	\$32.50	Employee + Child(ren)	\$42.00
Employee + Spouse	\$40.50	Employee + Spouse	\$52.50
Employee + Spouse + Child(ren)	\$54.50	Employee + Spouse + Child(ren)	\$71.00
Enhanced Plan – Full-Time (1.0 FTE)		Enhanced Plan – Part-Time Staff (.75-.99 FTE) & FPE Faculty	
Employee	\$20.50	Employee	\$26.50
Employee + Child(ren)	\$47.00	Employee + Child(ren)	\$61.00
Employee + Spouse	\$58.00	Employee + Spouse	\$75.50
Employee + Spouse + Child(ren)	\$78.50	Employee + Spouse + Child(ren)	\$102.00



VISION PLAN

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

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

Plan Highlights:

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

¹ Includes lens fitting fees.


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



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		
	Exam Only Plan	Exam + Materials Plan
Type	Employee Monthly Premium	Employee Monthly Premium
Employee	\$1.10	\$8.14
Employee + Child(ren)	\$2.18	\$15.92
Employee + Spouse	\$2.16	\$15.78
Employee + Spouse + Child(ren)	\$2.74	\$20.36

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

FLEXIBLE SPENDING ACCOUNTS

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



Health Care Flexible Spending Account (FSA)

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

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

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



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

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



Eligible Expenses

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

Eligible Dependents

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

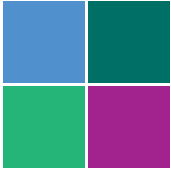
To qualify, an elderly spouse or parent must spend at least eight hours per day in the participating employee's household.

Reimbursement Methods

(Health Care FSA & Dependent Care FSA)

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

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



LIFE INSURANCE

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

Basic Life and AD&D insurance is provided at no cost to eligible employees. 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.

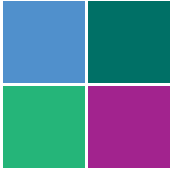
Child(ren) Life Insurance

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





TRAVEL ASSISTANCE


This benefit is available while traveling for business or personal reasons 100 miles or more from home.

Utilize travel assistance to access:

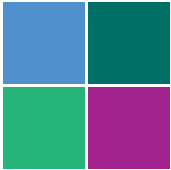
- Hospital admission assistance
- Emergency medical evacuation
- Critical care monitoring
- Medical repatriation
- Prescription assistance
- Emergency message service



Be prepared! Download the Assist America App today!



1-800-872-1414
assistamerica.com
 MCW Account Code:
 01-AA-UN-762490



DISABILITY COVERAGE

Short-Term Disability (STD)

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

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



Long-Term Disability (LTD)

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

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

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

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 2022, the maximum you can elect to contribute is \$20,500. 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 \$20,500 if you will have mandatory contributions occurring on more than \$289,285 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.

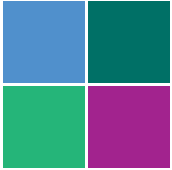
Loan Overview

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

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

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

Note: Pro-rated based on FTE

Vacation Leave – Staff

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

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

Note: Pro-rated based on FTE

Eligibility

- **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.

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

¹ Pro-rated based on FTE

Jury Duty

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

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

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

Bereavement

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

Relationship	Bereavement Days	
Legal Spouse	5	
Child¹	5	
Parent¹	3	
Sibling¹	3	
Grandparent¹	3	
Grandchild¹	3	
In-Laws	Parent²	3
	Son/Daughter²	3
	Sibling²	3
	Grandparent²	3
Other Member of Employee's Household	1	

¹ Includes Step/Foster

² Includes Step

Break Time for Nursing Mothers

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

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



EMPLOYEE LEAVE OF ABSENCE

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

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

Non-FMLA Leave

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



Personal Leave

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

Military Leave

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

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

Paid Parental Time

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

BACK-UP CARE & FAMILY SUPPORT



Bright Horizons Back-Up Care Advantage Program

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

Registration

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

- my.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
- 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



ENHANCED FAMILY SUPPORT

my.brighthouse.com

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.




EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)

The EFAP: Life Resources is a confidential counseling and assessment program designed to help manage work and life challenges. Our EFAP provides free, confidential, 24-hour assistance via a toll-free number and website, along with up to eight (8) face-to-face, telephonic, video or chat sessions.

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

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



1-866-379-0237
guidanceresources.com
 Organization ID: MCW



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.

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.

 1-888-494-8519
idshield.com

IDShield & LegalShield Monthly Premium Rates		
Plan	Individual	Family
IDShield	\$8.45	\$15.95
LegalShield	\$15.95	\$15.95
IDShield & LegalShield	\$24.40	\$28.90



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

 1-800-654-7757
legalshield.com



REFERENCES & RESOURCES

Benefit	Carrier	Website	Mobile App	Phone Number
Health Benefits Plan	UMR	umr.com	umr.com (mobile-friendly)	800-826-9781
Virtual Care (24/7)	Froedtert & Medical College of Wisconsin Virtual Clinic	froedtert.com/virtualclinic	Froedtert & MCW	N/A
Fertility Assistance & Adoption Assistance	Progyny	progyny.com	N/A	844-930-3288
Prescription Drug Benefit	Express Scripts	express-scripts.com	ExpressScripts	877-882-4186
Dental	Cigna	mycigna.com	myCigna	800-244-6224
Vision	VSP	vsp.com	VSP Vision Care	800-877-7195
Life and AD&D Insurance	Unum	unum.com	Unum Customer	800-445-0402
Long-Term Disability	Unum	unum.com	Unum Customer	800-858-6843
Assist America: Travel Assistance Service	Unum	unum.com	Assist America Mobile	800-872-1414 (U.S.) + 609-986-1234 (outside U.S.)
Flexible Spending Account	WEX, Inc.	wexinc.com/ login/benefits-login	WEX Benefits	866-451-3399
403(b) Retirement Savings Plan	Transamerica Retirement Solutions	transamerica.com/portal/ mcw	My TRSRetire	800-755-5801
Employee and Family Assistance Program: Life Resources	ComPsych	guidanceresources.com Organization ID: MCW	GuidanceNow	866-379-0237
Back-Up Care & Family Support	Bright Horizons	my.brighthorizons.com	Back-Up Care	877-242-2737
Identity Theft Protection	IDShield	idshield.com	IDShield Plus	888-494-8519
Legal Protection	LegalShield	legalshield.com	LegalShield	800-654-7757

MCW Benefits Team

Email: benefits@mcw.edu

Phone: 414-955-8394

Benefits Enrollment System

benefits.mcw.edu

