



# Benefits for UW–Madison Graduate Assistants

Graduate assistants – teaching assistants (TAs), research assistants (RAs), and project assistants (PAs) – are an integral part of the campus community at the University of Wisconsin–Madison. Graduate students with assistantships of at least 33% time for a minimum of one semester (for academic year appointments) or six months (for annual appointments) have access to benefits similar to those available to faculty and staff.

This is an overview of the optional benefits available to graduate assistants. See the Office of Human Resources’ [Benefits Services Website](http://hr.wisc.edu/benefits/new-employee-benefits-enrollment/benefits-for-employees-not-covered-by-the-wrs) (hr.wisc.edu/benefits/new-employee-benefits-enrollment/benefits-for-employees-not-covered-by-the-wrs) for detailed benefit information, including family options.

## Health Insurance



- Eligible for State Group Health Insurance plan
- Preventive services covered 100%
- Uniform Dental coverage option for services such as cleanings, fillings, and x-rays
- 2024 Employee Coverage Premium
  - \$59 per month with dental
  - \$56 per month without dental

## Supplemental Dental



- Eligible for supplemental dental coverage through Delta Dental
  - Select or Select Plus Options
- Provides a portion of coverage for major dental services such as crowns, root canals, and implants
- 2024 Employee Coverage Premiums
  - Select \$9.08 per month
  - Select Plus \$21.60 per month

## Vision Insurance



- Eligible for supplemental vision coverage through DeltaVision
- Provides a portion of coverage for annual vision exams, prescription glasses, and contacts
- 2024 Employee Coverage Premium
  - \$5.72 per month

## Flex Accounts



- Set aside money on a pre-tax basis which lowers your taxable income
- Use the health care account to pay for eligible expenses, such as prescription co-pays and glasses/contacts (\$3,050 annual maximum in 2024)\*
- Use the dependent care account to pay for eligible expenses such as daycare (\$5,000 annual maximum in 2024)\*

## Life Insurance



- Four plans to choose from
  - Individual & Family
  - UW Employees Inc
  - Accidental Death & Dismemberment
  - Accident Insurance through Securian
- 2024 Employee Coverage Premiums
  - Varies by plan and coverage amount elected

## Retirement Plans



- UW Supplemental Retirement Plan (SRP) 403(b) program and 457 Wisconsin Deferred Compensation (WDC) Program plans available for TAs, PAs, and RAs\*
- Plans allow before-tax and after-tax (Roth) contributions

Note: Fellows, Scholars, Graduate Interns/Trainees, and Postdoctoral Fellows/Trainees may not be eligible for all plans.

\*Note: A transition from PA, TA or RA to Fellow, Graduate Interns / Trainees or Postdoctoral Fellow / Trainees will result in the loss of participation in the programs of Flex Spending Accounts and SRP 403(b) and 457(b) WDC.