A REPORT OF FRINGE BENEFITS
AT THE UNIVERSITY OF WISCONSIN AND
SELECTED MIDWEST UNIVERSITIES

Progress report from the UWM Faculty Welfare Committee

UW & UWM

HEALTH INSURANCE
Wisconsin Blue Cross Plan on a State contract. University contributes 50 per cent of cost, up to $6.00 per month for family plan; $3.58 for single person.

MAJOR MEDICAL
Wisconsin Physicians Service Blue Shield, or Christian Universal Life, or both. No University contribution.

LIFE INSURANCE
1. State Group Life Insurance, voluntary selection. Employees pay 40¢/month for each $1000 of insurance up to age 40; 60¢/month thereafter. $1000 worth of insurance for each $1000 of salary. Employer's (State) contribution varies; in 1964, 32% of cost. After age 65 the faculty member makes no contributions, but the insurance is reduced to 75% at age 65; 50% at age 66; 25% at age 67 (continues for life).

2. Faculty Association Group Life Insurance required of all male faculty members. The fee is $12/year.

3. University of Wisconsin Employees, Incorporated, Group Life Insurance. (Voluntary). The insurance may be obtained by staff members on half-time appointments or more. To age 65 the coverage is $2000 face value plus dismemberment and $1000 additional at no cost to the insured. The monthly premium is 92¢ up to age 40; $1.72 age 40 to 55; $4.62 age 55 and over (with reduced coverage after age 65).

CIC Universities*

Indiana U.
Blue Cross - Blue Shield. Employee pays 54%, University 46%.

Ohio State U.
Major Medical available through TIAA. Employee pays 46% of cost, University 54%. Continued joint payment after retirement.

Indiana U.
Group Life Insurance cost paid by University ($48-$120 per year).

Indiana U.
Compulsory for full-time faculty. Cost of first $1000 paid by University. Employee pays 50¢/month per $1000 and University pays rest of cost. Insurance for spouse and children - 50¢ per month, with University paying rest of cost. Family insurance terminates with retirement, but University pays cost of employee's insurance. University provides Accidental Death and Dismemberment Insurance. Termination at age 70 or retirement.

* Information from report by Committee for Institutional Cooperation, 6/29/64.
UW & UWM

DISABILITY RETIREMENT
Covered under State Workmen's Compensation. Informal arrangement for absence during disability.

RETIEMENT

1. All participate in Federal Social Security.

2. Participation in State Teachers Retirement System required by State Law. Employer (State) pays 4.5% of base salary, employee 4.5%. Part-time and temporary appointments exempted from requirement.

3. Variable Annuity Plan. A variable Annuity Plan is available under the State Teachers Retirement System. Any member of the combined group may elect to participate in the variable annuity plan. Participation means that 50% of the required deposit and 50% of the State deposit are placed in the fund. The other 50% of each deposit will go into the fixed annuity fund.

4. Tax Deferred Annuities. It is possible for a faculty member to make use of what is often called a "tax deferred" annuity. This is done by making a deposit in the State Teachers Retirement System for the purchase of an annuity. No Federal income tax is paid upon this contribution until the annuity is received, but State income tax is paid.

MOVING EXPENSES
Not covered.

HOUSING
155 housing units assigned through priority system; preference is now faculty; 5-year limit of residence. Rentals at same level as privately owned housing. Office helps faculty locate rental housing.

Indiana U.
Employees with 5-10 and longer years' service, totally and permanently disabled, may retire and receive benefits equal to expectations at age 70. Disability Pension paid by University to supplement annuity income and make equal to expectations at age 70.

Indiana U.
TIAA-CREF. Begins for Assistant Professors and higher one year after appointment, for Instructors after 3 years' academic service. University contributes 11% of first $4800, 15% of salary over $4800. Faculty contribution only if employment begins after age 50.

Michigan U.
Extended on a selective basis at discretion of Dean. A negotiated benefit.

Purdue U.
Purdue Research Foundation owns over 100 houses and apartments to accommodate new faculty members. Office of Real Estate Manager maintains list of rentals and faculty houses for sale. No fees charged.
TRAVEL FUNDS
After approval of Dept. Chairman, Dean, President, reasonable expenses allowed. Governor's approval required for 2 or more persons to attend out-of-state meetings. 7¢ per mile, first 2000 miles/month. 6¢ thereafter.

SABBATICALS
No sabbatical leaves.

TENURE
Tenure for Associate Professor and Professor ranks. Lower ranks may be awarded tenure after 7 years.

LOANS
First mortgage loans as Trust Fund investment. (Mr. A. W. Peterson) Faculty Credit Union available.

OTHER BENEFITS
$2500 contribution to Madison Faculty Club for maintenance annually.

Univ. of Michigan
Faculty travel to professional meetings provided at discretion of Dean, to limit of budgeted amount. University provides Travel Accident Insurance up to $100,000.

Michigan State U.
Faculty with tenure eligible after 6 years of service. Project and report required. Three terms at ½ pay, or 2 terms at 3/4 pay, or 1 term at full pay.

Michigan State U.
Professor has tenure. Associate Professor, advanced from Assistant Professor, has tenure. New Associate Professor, reappointed after 2 years, has tenure. For others, reappointment to a 7th year brings tenure.

Ohio State U.
Short term, no interest, for use of Instructors and Assistant Professors.

U. of Michigan
Retirement furlough, the 70th year of age at full salary with no assigned duties.

Northwestern U.
Unmarried sons and daughters of faculty and staff may get 50% tuition rebate on classwork as long as they remain in good scholastic standing.

Purdue U.
Retired Employees Health Benefits Plan.

U. of Minnesota
Eligible for University Health Services; membership fee; out-patient service.

U. of Chicago
Tuition remissions and cash grants to faculty children.

DOLLAR VALUE OF UW FRINGE BENEFITS

<table>
<thead>
<tr>
<th>RANK</th>
<th>AV. UW SALARY</th>
<th>SOCIAL SECURITY</th>
<th>HEALTH INSURANCE</th>
<th>LIFE INSURANCE</th>
<th>STATE INSURANCE</th>
<th>RETIREMENT BENEFITS</th>
<th>TOTAL FRINGE BENEFITS</th>
<th>COMBINED COMPENSATION</th>
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<tbody>
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Faculty Welfare Committee:
E. Bonow R. Milofsky
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