



2026 BENEFITS **OPEN ENROLLMENT**

OCTOBER 6 - OCTOBER 31, 2025

Presentation Housekeeping

- Turn off your camera
- Mute your microphone
- Type your questions in the Q&A feature and submit to the host and presenter
- Questions should **not** include personal health information
- Questions **will** be answered at the end of the presentation

Agenda

- Changes Allowed
- 2026 Main Benefits Changes
- Health Insurance and Opt-Out Incentive
- Dental and Vision Insurance
- Spending & Savings Accounts
- Individual & Family Life Insurance
- Accidental Death & Dismemberment Insurance
- Accident Insurance
- Other Updates & Resources



Changes Allowed



Changes Allowed

(for active employees and employees on paid leave of absence)

Benefit Plan	What Changes are Allowed?	Add or Remove Dependents or Cancel Coverage?
State Group Health Insurance	Enroll, Change Plan Design and/or Carrier	Yes
Uniform Dental Insurance	Enroll (if enrolled in State Group Health)	Yes
Supplemental Dental Insurance	Enroll, Change plans (Select or Select Plus)	Yes
Preventive Dental Insurance	Enroll (if not enrolled in State Group Health)	Yes
Vision Insurance	Enroll	Yes
Accident Insurance	Enroll	Yes MUST re-enroll dependents this year

Changes Allowed

(for active employees and employees on paid leave of absence)

Benefit Plan	What Changes are Allowed?	Add or Remove Dependents?	Cancel?
Opt-Out Incentive	MUST re-enroll each year	N/A	N/A (automatically ends December 31 st)
Flexible Spending Accounts	MUST re-enroll each year	N/A	N/A (automatically ends December 31 st)
Health Savings Account	MUST re-enroll each year	N/A	N/A (automatically ends December 31 st)
Individual & Family Life Insurance	If enrolled : you may increase coverage	Add no, remove yes (anytime)	Yes (anytime)
Accidental Death & Dismemberment Insurance	Enroll or Change Volume of Coverage	Yes	Yes (anytime)



2026 Main Benefits Changes



2026 Main Benefits Changes

State Group Health Insurance Name Changes

2025 Name	2026 Name
Common Ground Healthcare Cooperative	CareSource
Dean Health Plan Medica West and Mayo Clinic Health System	Medica West and Mayo Clinic Health System
Dean Health Plan Prevea360 East	Prevea360 East
Dean Health Plan	Dean Health Plan by Medica

Action needed? Maybe.

You *may* need to take action if you enroll in the High Deductible Health Plan (HDHP) and Health Savings Account (HSA) for 2026

2026 Main Benefits Changes

State Group Health Insurance (continued)

High Deductible Health Plan (HDHP) Change

- To remain compliant with federal HDHP requirements, the annual deductibles will increase to \$1,700 for individual coverage and \$3,400 for family coverage

Health Savings Account (HSA) Change

- To help offset the increase to the deductibles, the **employer** contribution to the HSA will increase to up to \$852 for individual coverage and \$1,704 for family coverage

2026 Main Benefits Changes

State Group Health Insurance (continued)

Coverage Changes

- Cover continuous glucose monitors under the pharmacy benefit only
- Expand eligible conditions for medically necessary biofeedback treatment

Premium Change

- HDHP and Health Plan: increase of \$3 - \$21 per month
- Access HDHP and Access Health Plan (in-state): increase of \$19.50 - \$98 per month

2026 Main Benefits Changes

2026 Monthly Employee Premiums (without Uniform Dental)	Health Plan (WRS benefit package)		High Deductible Health Plan (HDHP) (WRS benefit package)		Health Plan (non-WRS Graduate Assistant / Short-Term Academic Staff benefit package)	
	Individual	Family	Individual	Family	Individual	Family
Health Plan & HDHP	\$128.00	\$318.00	\$45.00	\$111.00	\$64.00	\$159.00
Access Health Plan & Access HDHP	\$331.00	\$822.00	\$248.00	\$615.00	\$165.50	\$411.00
Access Health Plan & Access HDHP (if required to work outside of Wisconsin)	\$198.00	\$497.00	\$115.00	\$290.00	\$99.00	\$248.50

All premiums will increase and continue to include administrative fees. Review [total monthly premiums](#) if you are required to pay 50% or 100%.

2026 Main Benefits Changes

Vision Insurance

Vendor Change

- MetLife will be the administrator starting January 1, 2026.

Spending & Savings Accounts

Vendor Change

- TASC will be the administrator starting January 1, 2026.

Enhancement

- For the Dependent Day Care Account, the annual contribution maximum will increase to \$3,750 or \$7,500 (depends on tax filing status).



State Group Health Insurance



Work. Thrive. Belong.

Health Insurance – Plan Designs

Health Plan Designs (**non-Access plans**)

- Health Plan
- High Deductible Health Plan (HDHP)
- These plan designs provide **local county-based coverage** with out-of-network coverage for emergency and urgent care services only
- Employee premiums range from **\$45 to \$318 per month** depending on plan design, coverage level, and WRS eligibility

Health Insurance – Plan Designs

Health Plan Designs (Access plans)

- Access Health Plan
 - Access High Deductible Health Plan (HDHP)
- } Nationwide coverage will continue to be provided by Dean (using Dean and First Health networks)
- These plan designs provide **nationwide coverage** with lower out-of-pocket costs when in-network doctors, hospitals, and clinics are used
 - Employee premiums range from **\$165.50 to \$822 per month** depending on plan design, coverage level, and WRS eligibility

Health Insurance – Plan Designs

	Health Plan and Access Health Plan	High Deductible Health Plan (HDHP) and Access HDHP
Health Savings Account Employer Contribution Individual / Family	N/A	Up to \$852 / \$1,704
Deductible Individual / Family	\$250 / \$500 ¹	\$1,700 / \$3,400 ²

¹ After an individual within a family plan meets the \$250 deductible, medical services are covered at the appropriate coinsurance level for that individual

² Full family deductible must be met before any services are covered at coinsurance level

Health Insurance – Plan Designs

	Health Plan and Access Health Plan	High Deductible Health Plan (HDHP) and Access HDHP
Copayment Primary Care / Specialty Care	\$15 / \$25 (does not go toward deductible)	After deductible: \$15 / \$25
Coinsurance	After deductible: 10%	
Out-of-Pocket Limit Individual / Family	\$1,250 / \$2,500	\$2,500 / \$5,000
Preventive Services	\$0 (plan pays 100%)	
Emergency Room	\$75 copay then deductible then coinsurance	Deductible then \$75 copay then coinsurance

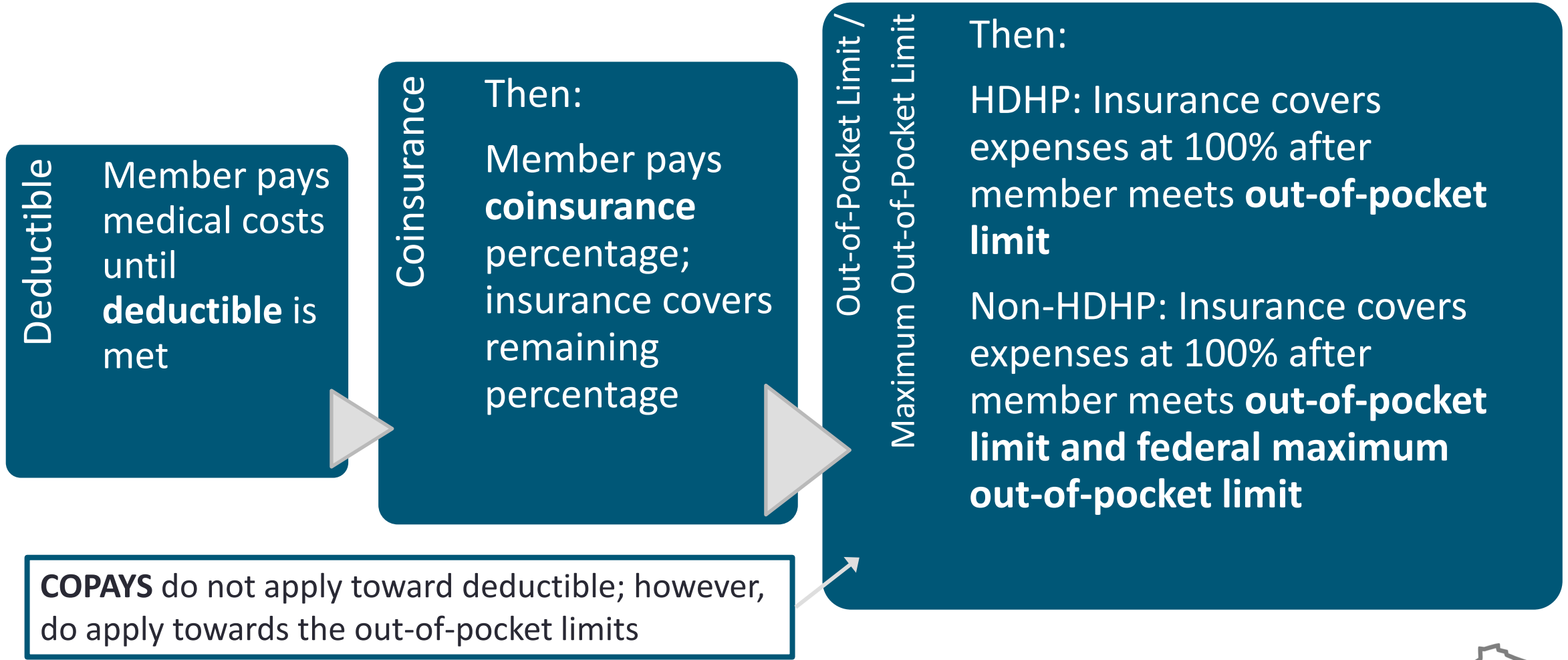
Health Insurance – Pharmacy Benefits

Out-of-Pocket Cost*		Out-of-Pocket Limit Health Plan and Access Health Plan	Out-of-Pocket Limit HDHP and Access HDHP
Level 1	\$5 per fill	\$600 individual \$1,200 family	Included in medical out-of-pocket limit: \$2,500 individual \$5,000 family
Level 2	20% (up to \$50 maximum per fill)		
Level 3	40% (up to \$150 maximum per fill + difference if dispense as written drug)	Does not apply to out-of-pocket limit; only applies to federal maximum out-of-pocket limit (\$10,600 individual / \$21,200 family)	
Level 4 (through preferred specialty pharmacy only)	\$50 per fill		

*For the HDHP and Access HDHP, these costs apply **after** the deductible

*You may be able to save money by using **mail order services**

Health Insurance – Components Summary



Health Insurance – How to Choose

- [How to Choose Your Health Insurance Plan web page](#) lists the steps to help you select:
 - Plan design
 - Use the Comparison of Health & Pharmacy Benefits
 - Health insurance carrier
 - Use the **Health Plan Search** to find out which carriers will cover services in the **county** you and your family will mainly receive services in

Filters

Use the filter fields to narrow the results shown.

Where You Want to Get Care

Type a county or state and then select it from the drop-down that appears. [See a map of Wisconsin counties.](#)

Coverage Area

Plan Type

Submit

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Medical Insurance Opt-Out Incentive



Medical Insurance Opt-Out Incentive

- You are eligible IF you:
 - Do not need health insurance through the Universities of Wisconsin for 2026 and
 - Are eligible for the WRS benefits package and
 - Are eligible for the employer contribution to your health insurance premium and
 - Do not receive State Group Health Insurance through a parent or spouse through another state agency (such as UW Hospitals and Clinics) and
 - In 2015, were eligible for the employer contribution to your health insurance premium **and** were enrolled in State Group Health Insurance*

**Does not apply to Crafts Workers*

Medical Insurance Opt-Out Incentive

- The \$2,000 incentive is taxable
- The incentive is paid on two paychecks each month for both annual and academic employees
- You must re-enroll to receive the incentive in 2026.
- You should “decline” State Group Health Insurance. Then, if eligible, you will be prompted to begin your “Opt-Out Incentive” enrollment.

Action needed? Yes.

You ***must*** take action to receive the incentive in 2026



Type your questions into the Q&A.

Questions will be answered at the end of the presentation.



Dental Insurance



Dental Insurance – Plan Comparison

	Uniform Dental (SGH enrollees) and Preventive Dental (non-SGH enrollees)	Select Plan	Select Plus Plan
Provider Network	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO	Delta Dental PPO and Delta Dental Premier
Benefit Maximum	\$1,000	\$1,000	\$2,500
Preventive services	100%	Not covered	Not covered
Non-surgical extractions (above gumline)	90%	Not covered	Not covered
Surgical extraction, root canal, crowns, bridges, periodontics (except maintenance)	Not Covered	50%	60% or 80%
Orthodontia	50% up to \$1,500 (up to age 19)	Not covered	50% up to \$1,500 (includes adult ortho)

Dental Insurance - Networks

■ Networks:

- **PPO:** The dentists in this network provide the **deepest** discounts for services, per their contract with Delta Dental
- **Premier:** The dentists in this network provide discounts for services, per their contract with Delta Dental but **not as deep** as the PPO network discounts

■ Networks for each Plan:

- **Select Plan:** PPO network only
- **Uniform, Preventive, Select Plus Plans:** If you enroll in any of these plans, you may choose a dentist in the PPO **and/or** Premier networks

Dental Insurance – Employee Premiums

2026 Monthly Employee Premiums	Uniform Dental	Preventive Dental	Supplemental Dental – Select Plan	Supplemental Dental – Select Plus Plan
Individual	\$4.00	\$37.18	\$9.08	\$22.24
Individual + Spouse	\$11.00	\$92.98	\$18.16	\$44.52
Individual + Child(ren)	\$11.00	\$92.98	\$12.24	\$41.32
Family	\$11.00	\$92.98	\$21.76	\$68.18

- *The premium for Uniform Dental (family coverage), Preventive Dental, and the Select Plus plans will increase.*
- *You may enroll in two dental insurance plans. Uniform OR Preventive AND Select OR Select Plus.*



Vision Insurance



Vision Insurance

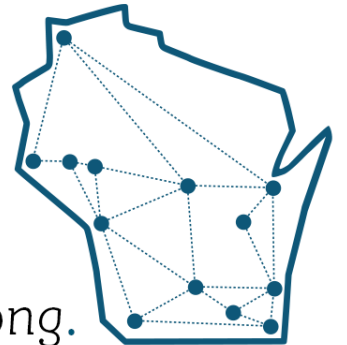
- **Administrator:** MetLife (change)
- **Network:** Superior
- **Benefits:** Coverage for a vision exam and materials
- **Reminder:** Benefits for contacts and glasses can be used in the same year; you would be responsible for the cost of the lenses
- **Current Enrollees:** Will remain enrolled for 2026 covering the same dependents unless you make a change
- **ID Card:** MetLife does **not** issue ID cards.
- **Monthly Premiums:** decrease

Individual	Individual + Spouse	Individual + Child(ren)	Family
\$4.72	\$9.40	\$10.60	\$16.94



Health Savings Account

Work. Thrive. Belong.



Health Savings Account (HSA)

- A Health Savings Account (HSA) is a triple tax-advantaged savings account that you own.
 - Contributions
 - Distributions (if used for eligible expenses)
 - Investment earnings are tax-free
- Your contributions are voluntary and may be changed at any time
- Contributions will be made the first two paychecks each month (24 paychecks for annual employees and 18 paychecks for academic employees)
- Once contributions are made to your HSA, they are yours
- Administrator ([change](#)): TASC starting January 1, 2026
- Name a beneficiary if you enroll in the HSA

Health Savings Account (HSA)

- You must be eligible for an HDHP **and** HSA to enroll
 - HDHP eligibility: Must be covered by the WRS and eligible for the HSA
 - HSA eligibility:
 - Must be enrolled in an HDHP through the Universities of Wisconsin
 - Cannot be enrolled in Medicare, TRICARE, or other health insurance not considered an HDHP. Or have accessed VA benefits within the past 90 days (some exceptions apply).
 - Cannot be a covered dependent under a health care FSA (such as through a spouse or parent)
 - Cannot be claimed as a dependent of another person for tax purposes
- Employees with J-1 visas should not select the HDHP/Access HDHP; the plans do not meet J-1 visa requirements (deductible may not exceed \$500)

Health Savings Account (HSA)

- Employment Category Reminders
 - Graduate Assistant/Short-Term Academic Staff: **not eligible** for HDHP or HSA
 - University Staff-Temporary: HSA contributions are post-tax
- Additional Information: [HSA Eligibility web page](#)
- If currently enrolled in an HSA, and you also enroll for 2026, you may transfer your HSA balance from Optum to TASC **on/after December 29th**.
- If you do not transfer your HSA balance to TASC, a monthly administrative fee will automatically be deducted from your Optum HSA, starting in April.

Action needed? Yes.

You ***must*** take action if you want the HSA in 2026

Health Savings Account

Limits and Employer Contribution

Health Insurance Coverage Level	Total Annual Contribution Limit (Employer + Employee)	Employer Contribution
Individual	\$4,400 (increase)	Up to \$852 (increase)
Family	\$8,750 (increase)	Up to \$1,704 (increase)

- If you work less than 50%, you are eligible for 50% of the employer contribution
- Contributions are **pro-rated** for employees not enrolled for the entire calendar year
- If you are or will attain **age 55** in 2026, you may contribute an additional \$1,000

Health Savings Account (HSA)

- If you will turn age 65 in 2026, you are no longer eligible for the HDHP/HSA as of the first day of the month you turn age 65 if you elect Social Security or Medicare
- If you enroll in an HDHP/HSA but are not eligible, the below will occur.
 - Your HDHP enrollment will be changed to a non-HDHP (Health Plan)
 - Premiums from your paycheck will be retroactively adjusted
 - Claims processed by the insurance carrier, if any, will be retroactively adjusted
 - Consider repaying your HSA contributions to avoid tax penalties



Flexible Spending Accounts



Flexible Spending Accounts (FSA)

Type of Account	Contribution and Carryover Amounts	Description
Health Care	\$50 - \$3,300 per year \$660 carryover*	<ul style="list-style-type: none"> Help pay for eligible medical, dental, vision, and pharmacy benefit expenses Expenses can be incurred by employee, spouse, children, or other qualifying tax dependent
Limited Purpose	\$50 - \$3,300 per year \$660 carryover*	<ul style="list-style-type: none"> Help pay for eligible dental, vision, and post-deductible medical/pharmacy benefit expenses not covered by insurance Expenses can be incurred by employee, spouse, children, or other qualifying tax dependent Available to employees that enroll in an HDHP through Universities of Wisconsin
Dependent Day Care	\$3,750 or \$7,500 per year, depending on tax filing status; \$0 carryover	<ul style="list-style-type: none"> Help pay for eligible dependent day care expenses such as after-school care, babysitting, adult or child day care, and preschool Eligible dependents include a spouse, child, or other qualifying tax dependent

*Healthcare and limited purpose accounts have a minimum carryover amount of \$50.

- Minimum carryover amount does not apply if you re-enroll for the 2026 plan year.
- Account balances less than \$50 on March 31, 2026 will be forfeited if you do not re-enroll for the 2026 plan year during the enrollment period.

Flexible Spending Account (FSA)

- **Eligibility:** All employees are eligible except University Staff-Temporary, Fellows, Scholars, Graduate Intern/Trainees, Post-Doctoral Fellow/Trainees
- **Deductions**
 - Before Federal, State and FICA taxes
 - 24 deductions per year (two paychecks per month)
- **Administrator (change):** TASC starting January 1, 2026

Action needed? Yes.

You ***must*** take action if you want an FSA in 2026



Well Wisconsin Program



Well Wisconsin Program

- To earn the \$150 incentive, employees enrolled in State Group Health Insurance (and their enrolled spouse) will need to complete a health assessment, health check, and well-being activity by:
 - October 17, 2025 to receive the incentive for 2025
 - October 16, 2026 to receive the incentive for 2026



Type your questions into the Q&A.

Questions will be answered at the end of the presentation.



Individual & Family Life Insurance



Individual & Family Life Insurance

- Premiums: No change to premium rates for 2026
- If you are **currently enrolled**, you may **increase** coverage by:
 - Employee: \$5,000, \$10,000, \$15,000, or \$20,000 (not to exceed \$300,000)
 - Spouse/Domestic Partner: \$5,000 or \$10,000 (not to exceed \$150,000)
 - Children: \$2,500 (not to exceed \$25,000)
 - Approval **is** guaranteed.
- If you want to increase your coverage **by more than** the amounts listed above:
 - Proof of good health will be required for the **excess** coverage amount
 - Approval is **not** guaranteed.

**Coverage amount for spouse/domestic partner or child coverage may not exceed coverage amount for employee coverage. Review your spouse/domestic partner and child information.*

Individual & Family Life Insurance

- You may **reduce or cancel** coverage at any time
 - If initiated during Benefits Open Enrollment, your coverage will be reduced or cancelled January 1, 2026
 - If initiated at any other time during the year, the reduction or cancellation will be effective the first of the month following your submission
- If you are **not currently enrolled**, apply through proof of good health any time. Approval is not guaranteed.



Accidental Death & Dismemberment (AD&D) Insurance



Accidental Death & Dismemberment Insurance

- Provides a benefit to you if you die because of an accident or if you suffer the loss of a limb, your eyesight, hearing, or speech.
- Coverage levels range from \$25,000 to \$500,000.
- Includes identity theft protection and travel assist resources.
- Enroll in individual or family coverage (includes coverage for yourself, your spouse or domestic partner, and your dependent children).
- Enroll, change or cancel coverage at any time.
- Name a beneficiary if you enroll in this plan.



Accident Insurance



Accident Insurance

- Provides you a cash payment in the event of an injury due to an accident. Benefit amounts vary depending on the injury (for example: fractures, stitches, hospitalization).
- Includes an accidental death & dismemberment benefit, identity theft resources, and a travel assist benefit.
- If you enroll, name a beneficiary.

Accident Insurance

- To cover your spouse or eligible children in 2026:
 - **You must re-enroll them** during your enrollment session, otherwise, your spouse and children will **not** have coverage in 2026
- Monthly Premiums: increase

Employee	Employee + Spouse	Employee + Child(ren)	Family
\$3.92	\$5.58	\$7.52	\$10.98

Action needed? Yes.

You **must** take action if you want to cover your spouse or children in 2026



Other Updates



Other Updates

- Wisconsin Retirement System (WRS):

General / Teacher / Executive	2026	2025	Change
Employee Contribution	7.2%	6.95%	Increase
Employer Contribution	7.2%	6.95%	Increase
Total	14.4%	13.9%	
Protective with Social Security	2026	2025	Change
Employee Contribution	7.2%	6.95%	Increase
Employer Contribution	14.7%	14.95%	Decrease
Total	21.9%	21.9%	

Other Updates

- State Group Life Insurance:
 - Employee coverage premiums will increase 5% effective April 1, 2026
 - Dependent coverage premiums will remain the same
- Empathy Program Reminder:
 - Available to you (and your beneficiaries) if enrolled in State Group Life, Individual & Family Life or Accident Insurance
 - Provides comprehensive bereavement support to assist with the emotional and practical challenges following the loss of a loved one
- Income Continuation Insurance:
 - Employee premium rates will decrease April 1, 2026

Other Updates

■ Parking & Transit Accounts:

- You may enroll or make changes at any time
- Annual minimum contribution: \$50
- Monthly maximum contribution: \$325 (increase)
- Carryover is unlimited, if eligible:
 - Balances equal to or greater than \$50 on March 31, 2026: will carryover
 - Balances less than \$50 on March 31, 2026:
 - Will carryover **if you enroll** for 2026 but **forfeit if you do not enroll** for 2026
- Administrator (change): TASC starting January 1, 2026
- If you pay for parking through payroll deduction, the deduction is already pre-tax; therefore, **not eligible** for reimbursement from a Parking Account.

Action needed? Yes.

You **must** take action if you want to participate in the Parking and Transit Accounts in 2026



Resources and Next Steps



Resources

- [Benefits Open Enrollment web page \(www.wisconsin.edu/benefits-enrollment\)](http://www.wisconsin.edu/benefits-enrollment)
 - Benefits Highlights Video
 - ETF and Vendor Virtual Benefits Sessions (registration required)
 - [FSA and HSA Vendor Change web page](#)
 - How to Choose Your Health Insurance Plan web page
 - How to Enroll (new benefits enrollment system, My Insurance Benefits)
 - [Employee Presentations web page](#)
- Emails

Next Steps

- Review, decide, and enroll **by October 31, 2025!**
 1. You will need a **My Benefits account** to access the new enrollment system. For instructions, review [Set Up Account in My Benefits](https://kb.wisconsin.edu/workday/internal/149907) (<https://kb.wisconsin.edu/workday/internal/149907>) using your personal email address
 2. Enroll by logging into [Workday](#) at myworkday.wisconsin.edu (Personal > Benefits and Pay > Suggested Links > **My Insurance Benefits**). Log into My Insurance Benefits using your My Benefits credentials.
- For instructions on creating your My Benefits account or enrolling, go to the How to Enroll section of the Benefits Open Enrollment web page.
- Reminder: When you enroll, if you will be adding your spouse or dependent children, you should add their full name, date of birth, and social security number. You may also need to upload documentation.



The next few minutes will be spent answering the questions from the Q&A.