

# 2026 BENEFITS OPEN ENROLLMENT

OCTOBER 6 - OCTOBER 31, 2025

Benefits Open Enrollment is an opportunity for eligible employees to enroll in or make changes to most benefits for the upcoming calendar year.

**Changes made are effective January 1, 2026**

## Website Information

Visit the [Benefits Open Enrollment web page](#) for information about 2026 benefits changes, premiums, and how to enroll. For information about 2025 benefits, visit the [Universities of Wisconsin Employee Benefits website](#).

## 2026 Benefits Changes

### State Group Health Insurance

#### Employee Premiums

The employee premiums for all health insurance plans will increase.

#### High Deductible Health Plan (HDHP)

The deductible will increase to \$1,700 for individual coverage and \$3,400 for family coverage to remain compliant with the Federal minimum deductible requirement for HDHPs.

#### Covered Services Changes

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

#### Health Insurance Plan Carrier Name Changes

- Common Ground Healthcare Cooperative will be renamed CareSource
- Dean Health Plan Medica West and Mayo Clinic Health System will be renamed Medica West and Mayo Clinic Health System
- Dean Health Plan Prevea360 East will be renamed Prevea360 East
- Dean Health Plan will be renamed Dean Health Plan by Medica

***If you are currently enrolled with any of the above carriers, you will remain enrolled with the renamed carrier with the same plan design (HDHP or non-HDHP) and dependents, unless you make a change.***

## Pharmacy Benefits

Navitus will continue to administer the pharmacy benefits. Find in-network pharmacies, the formulary list, and mail order information on the Navitus website or call Navitus at 1-866-333-2757.

# Dental Insurance

Delta Dental will remain the administrator for all dental insurance plans.

Uniform Dental is available if you **enroll** in State Group Health Insurance.

Preventive Dental is available if you **do not** enroll in State Group Health Insurance.

- You may enroll in Uniform Dental **OR** Preventive Dental Insurance (based on eligibility) **AND**
- You may enroll in **one** Supplemental Dental Insurance plan (Select or Select Plus).

## Dental Insurance Plan Comparison

	Uniform Dental and Preventive Dental Insurance	Supplemental Dental Insurance	
		Select Plan	Select Plus Plan
Provider Network	Delta Dental PPO & Delta Dental Premier	Delta Dental PPO only	Delta Dental PPO & Delta Dental Premier
Benefit Maximum	\$1,000 / person	\$1,000 / person	\$2,500 / person
Deductible	None	\$100 / person	\$25 / person
Preventive	100%	No coverage	No coverage
Basic Services	100% for Fillings, Periodontal Maintenance, 80% for Anesthesia, Emergency Pain Relief	No coverage, except Anesthesia at 50%	No coverage, except Anesthesia at 80%
Major Services	No coverage	50%	60% or 80% (varies by service)
Orthodontia (lifetime maximum)	50% up to \$1,500 (to age 19)	No coverage	50% up to \$1,500 (in addition to Uniform Dental or Preventive Dental) (includes adult ortho)

## Employee Premiums

- Uniform Dental (family coverage), Preventive and Select Plus plans: premiums will increase
- Uniform Dental (individual coverage) and Select Plan: premiums will remain the same

2025 Monthly Employee Premiums	Uniform Dental	Preventive Dental	Supplemental Dental Insurance	
			PPO <i>Select Plan</i>	PPO Plus Premier <i>Select Plus Plan</i>
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

## Vision Insurance

MetLife will be the administrator for the vision insurance plan, using the MetLife Superior network of vision providers. This insurance plan provides coverage for eye exams, and materials (such as contact lenses and glasses). The employee premiums will decrease in 2026.

2026 Monthly Employee Premiums	
Individual	\$4.72
Individual + Spouse	\$9.40
Individual + Child(ren)	\$10.60
Family	\$16.94

## Spending & Savings Accounts

You must re-enroll to participate in 2026. Starting January 1, 2026 the administrator for the Spending & Savings Accounts will change from Optum to TASC. For information about this change, review the [FSA & HSA Vendor Change web page](#).

### Flexible Spending Account (FSA)

- Health Care and Limited Purpose Accounts
  - Annual Contribution Amount: \$50 - \$3,300 **(increase)**
  - Carryover Amount: \$50\* - \$660 **(increase)**
- Dependent Day Care Account
  - Annual Contribution Amount: depending on tax filing status, \$3,750 or \$7,500 **(increase)**
  - Carryover: \$0

### Parking & Transit Accounts

- Minimum Annual Contribution Amount: \$50
- Maximum Monthly Contribution Amount: \$325 **(increase)**
- Carryover Amount: \$50\* - Unlimited

**\*Reminder:** To be eligible for **carryover** from 2025 to 2026, you must have a minimum balance of \$50 in your account at the end of the run-out period (March 31) **OR** enroll for 2026 during the benefits enrollment period. Carryover for eligible employees will be applied around April 15, 2026.

### Health Savings Account (HSA)

- Annual Employer Contribution **(increase)**
  - \$852 per year for individual coverage (pro-rated if not enrolled for entire calendar year)
  - \$1,704 per year for family coverage (pro-rated if not enrolled for entire calendar year)
- Annual Maximum Contribution (employer + employee)\* **(increase)**
  - \$4,400 per year for individual coverage
  - \$8,750 per year for family coverage

*\*If you will be age 55 or older in 2026, you may be eligible to contribute an additional \$1,000 per year.*

*Note: The IRS allows unlimited carryover for the Health Savings Account from one calendar year to the next.*

## Individual & Family Life Insurance

If you **are currently enrolled**, you may increase coverage without proof of good health (also known as evidence of insurability); coverage is guaranteed and effective January 1, 2026.

- Employee coverage: Increase by up to \$20,000 (\$5,000 increments, up to maximum of \$300,000)
- Spouse/Domestic Partner coverage: Increase by \$5,000 or \$10,000 (up to maximum of \$150,000)
- Children coverage: Increase by \$2,500 (up to maximum of \$25,000)

Reminders:

- Coverage amounts for spouse/domestic partner and child coverage may not exceed the employee coverage amount.
- You may reduce or cancel coverage at any time.

If you **are not currently enrolled**, you may apply for coverage through proof of good health; approval is not guaranteed.

## Accident Insurance

This plan provides a lump sum payment to you for injuries due to an accident (examples: fractures, stitches, hospitalization). The plan includes an accidental death and dismemberment benefit. Employee premiums will increase in 2026.

2026 Monthly Employee Premiums	
Individual	\$3.92
Individual + Spouse	\$5.58
Individual + Child(ren)	\$7.52
Family	\$10.98

If you are currently enrolled in individual + spouse, individual + children, or family coverage, **you must re-enroll your spouse and children** during your enrollment session; otherwise, your spouse and children will not have coverage in 2026. If you are currently enrolled in individual coverage, you will remain enrolled in individual coverage for 2026, if you do not make a change.

## Other Considerations and Reminders

- **Well Wisconsin Program:** You and your spouse may earn a \$150 well-being incentive through the Well Wisconsin Program if you enroll in the State Group Health Insurance Program for 2026.
- **Wisconsin Retirement System (WRS):** Employee and Universities of Wisconsin contributions will increase to 7.2% for most employees effective January 1, 2026.
- **State Group Life Insurance:** Effective April 1, 2026, employee premium rates will increase. Spouse and dependent coverage premiums will remain the same.
- **Income Continuation Insurance:** Effective April 1, 2026, employee premium rates will decrease.

Enrollment in State Group Life Insurance, Individual & Family Life Insurance, and Income Continuation Insurance requires a qualifying life event or proof of good health (evidence of insurability).

Enrollment in the following plans may occur at any time: Accidental Death & Dismemberment (AD&D) Insurance, UW 403(b) Supplemental Retirement Program (SRP), Wisconsin Deferred Compensation (457) Program, Parking & Transit Accounts, Long-Term Care Insurance

# Changes Allowed

Benefit Plan	What Changes are Allowed?	Add or Remove Dependents?*	Cancel Coverage?
State Group Health Insurance	Enroll, Change Plan Design and/or Carrier	Yes (all dependents who are eligible must be enrolled)	Yes (you may be eligible for the Opt-Out Incentive)
Opt-Out Incentive	You may be eligible to receive up to a \$2,000 incentive if you do not need health insurance through the Universities of Wisconsin. <a href="#">Eligibility requirements apply.</a> <b>You must re-enroll each year to receive the Opt-Out Incentive.</b>		
Uniform Dental	Enroll (if <b>enrolled</b> in State Group Health Insurance)	Yes	Yes
Preventive Dental Insurance	Enroll (if <b>not enrolled</b> in State Group Health Insurance)	Yes	Yes
Supplemental Dental Insurance	Enroll, Change Plans (Select or Select Plus)	Yes	Yes
Vision Insurance	Enroll	Yes	Yes
Individual & Family Life Insurance	If <b>enrolled</b> , you may increase coverage.	You may not add dependents, but you may remove dependents	Yes (anytime)
Accidental Death & Dismemberment Insurance	Enroll, Change Volume of Coverage	Yes	Yes (anytime)
Accident Insurance	Enroll	Yes: You <b>MUST</b> re-enroll your spouse and/or children	Yes
Flexible Spending Accounts (FSA)	Includes Health Care, Limited Purpose, and Dependent Day Care Account. <b>You must re-enroll each year to participate.</b>		
Health Savings Account (HSA)	<b>You must re-enroll in the HSA each year you enroll in a High Deductible Health Plan (HDHP).</b> <a href="#">Eligibility requirements apply.</a>		

\*See the [Dependent Eligibility Chart](#) to see who you can cover on each plan.

# Checklist

## Review

Before you enroll, prepare by doing the following.

- ☐ Review your current benefit enrollments in **Workday** ([myworkday.wisconsin.edu](https://myworkday.wisconsin.edu)).
- ☐ Review the [Benefits Enrollment web page](#).
- ☐ Attend your institutions in-person benefits fair or attend virtual benefits sessions.

## Decide

- ☐ Make decisions regarding your health, dental, and vision insurance coverage.
  - Use the Health Plan Search to help you choose your health insurance carrier for 2026.
  - Determine if you need to cover your spouse and/or children.
  - Confirm that your doctors, dentists, and vision providers will be in-network for 2026.
  - Will you waive State Group Health Insurance and choose the Opt-Out Incentive?
    - \* You must re-enroll if you want the incentive in 2026. Eligibility requirements apply.
    - \* Do you need Preventive Dental Insurance?
  - Are you interested in the High Deductible Health Plan (HDHP)?
    - \* HSA employer contributions are \$852 for individual coverage and \$1,704 for family coverage, if eligible and enrolled for the entire calendar year. You must re-enroll in the HSA each year you enroll in an HDHP through the Universities of Wisconsin.
  - Will you need dental services other than preventive dental cleanings in 2026?
    - \* If so, consider enrolling in a supplemental plan (Select or Select Plus Plan).
  - Will you need glasses and/or contacts in 2026?
    - \* If so, consider enrolling in vision insurance.
  - Estimate your out-of-pocket health, dental, and vision expenses to determine if you should contribute to a pre-tax Health Care Flexible Spending Account or Health Savings Account. You must re-enroll each year to participate!
- ☐ Do you have child or adult day care expenses? If so, consider the Dependent Day Care Account.
- ☐ Are you enrolled in Individual & Family Life Insurance? If so, consider increasing your coverage. Also, during your enrollment session, review your spouse/domestic partner or child coverage to make sure their information is accurate and that they are covered, if applicable.
- ☐ Do you need to enroll in or make changes to your Accidental Death & Dismemberment Insurance?
- ☐ How will you pay for out-of-pocket expenses if you are injured in an accident? Consider enrolling in the Accident Insurance Plan. To cover your spouse and/or eligible children in 2026, you must re-enroll them during the benefits enrollment period.
- ☐ Are you saving enough for retirement? Consider contributing to a supplemental retirement program.
  - [UW 403\(b\) Supplemental Retirement Program \(SRP\)](#)
  - [Wisconsin Deferred Compensation \(WDC\) 457 Program](#)

## Enroll

- ☐ 1. Register for your **My Benefits account** (one-time process) so you can access the new benefits enrollment system, My Insurance Benefits. This must be done prior to enrolling in your benefits for 2026. For instructions, review Set Up Account in My Benefits (<https://kb.wisconsin.edu/workday/internal/149907>).
- ☐ 2. Log into **Workday** at [myworkday.wisconsin.edu](https://myworkday.wisconsin.edu) (Menu > Benefits and Pay > Suggested Links > My Insurance Benefits).
- ☐ 3. Log into **My Insurance Benefits** using your My Benefits account credentials and **enroll by Friday, October 31, 2025, 4:30 pm.**