



Benefits Open Enrollment Employee Presentations Questions & Answers

The Universities of Wisconsin Office of Human Resources is hosting virtual 2027 Benefits Open Enrollment presentations to provide a consistent overview of the benefits, review the main benefits changes, share resources, and answer questions, time permitting. The questions and answers below are from the session held **October 6, 2026**. Answers to most questions were provided verbally at the end of the session; however, they have been clarified below.

This document will be updated a few days following each presentation to include questions that were asked during that session. Upcoming sessions will be held on: October 14, October 22, and October 28, 2026.

Health Insurance

Plan Design

1. **Question:** What is the difference between the Access Health Plan and Access High Deductible Health Plan (HDHP)?

Answer: The Access Health Plan has a lower deductible, no Health Savings Account, and a higher premium cost. The Access HDHP has a higher deductible, an employer contribution to your Health Savings Account, and a lower premium cost. See the [Health & Pharmacy Benefits Comparison chart](#) for plan details.

2. **Question:** I am looking for a health plan that allows us to get care nationwide. Which plan would I choose?

Answer: The health insurance plan that offers nationwide coverage for in and out-of-network providers is the Access Plan or Access HDHP. The local plans only cover out-of-network urgent care and emergency visits. Review the Health & Pharmacy Comparison chart (<https://www.wisconsin.edu/benefits-enrollment/wp-content/uploads/sites/391/2026/09/Health-Pharmacy-Comparison.pdf>) in the Resources section at the bottom of the Benefits Open Enrollment web page for details on your plan options.

3. **Question:** Are there any health plans that are available for dependents who go to college out of state?

Answer: The Access plan has nationwide coverage, however, the premium cost is higher. Note that the local plans include out-of-network coverage for emergency and urgent care services and most health insurance carriers offer virtual visits and a 24-hour nurse line. The Access Health Plan is a preferred provider organization (PPO) that allows you to use providers across Wisconsin and nationwide through the First Health PPO network. Review the Provider Directory online or call Dean Health Plan by Medica (your out-of-pocket costs will be less when you remain in-network, in either the Dean or First Health networks). Review the Benefits Open Enrollment web page for premium information (<https://www.wisconsin.edu/benefits-enrollment/>) and the Access Health Plan web pages for information (Access Health Plan: <https://www.wisconsin.edu/ohrwd/benefits/health/access-plan/>; Access HDHP: <https://www.wisconsin.edu/ohrwd/benefits/health/access-hdhp/>).

4. **Question:** Can I enroll in a HDHP with HSA in the year I turn 65?

Answer: If you are employed and enrolled in the health insurance plan when you turn 65, your requirement to enroll in Medicare is deferred until you retire. So, you can be enrolled in the HDHP and HSA at age 65 or older, assuming you are still employed and did not enroll in Medicare. If you decide to enroll in Medicare,



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you should select the non-HDHP health insurance plan. Review this Medicare FAQ web page for details:
<https://etf.wi.gov/insurance/health-benefits/medicare-information-faqs>

Insurance Carrier

5. **Question:** Where is the direct link for the website that helps us understand what plan is available to us?

Answer: To help you choose a health insurance plan carrier that includes the providers and hospitals in the county that you would like to receive services in, use the [2027 Health Plan Search](#).

6. **Question:** There is a Health Plan on the Health Plan Search tool (<https://etf.wi.gov/insurance/2027/health-plan-search/state>) that includes the 'Major Health Systems' that my family would typically use but does not include our county in the 'Full Service Areas'. Am I still able to select that health plan even if it is not listed for my county? I believe I was able to last year but got several emails letting me know that my county was not typically included for that health plan.

Answer: You may select any health insurance carrier even if your county is not listed as a 'Full Service Area' on the Health Plan Search web page. We do recommend that you review the provider directory each year to ensure that your preferred providers will be covered.

7. **Question:** The health care coverage is by county, but one can receive services in more than one county, if they are covered by the plan, right?

Answer: Correct. The health insurance carriers may have covered providers in multiple counties. Review the health insurance carrier provider directory for a list of covered providers by clicking on the carrier's name from the Health Plan Search web page: <https://etf.wi.gov/insurance/2027/health-plan-search/state>

8. **Question:** Which Insurance carrier covers Mayo La Crosse (WI) and Mayo Rochester (MN)?

Answer: Medica West and Mayo Clinic Health System covers Mayo Clinic and Mayo Clinic Health System and has covered providers in La Crosse and Rochester. Review the Health Plan Search web page for details: <https://etf.wi.gov/insurance/2027/health-plan-search/state>. Here is the Medica West and Mayo Clinic Health System web page, which includes contact information for this carrier and a link to their provider directory: <https://etf.wi.gov/insurance/2027/medica-west-and-mayo-clinic-health-system>.

9. **Question:** Which carrier has Mayo Clinic of Rochester, MN in their network?

Answer: The Medica West and Mayo Clinic Health System health insurance carrier covers Mayo Clinic in Rochester. You can use the Health Plan Search web page to see which health insurance carriers cover different providers/clinics: <https://etf.wi.gov/insurance/2027/health-plan-search/state>. Here is the Medica West and Mayo Clinic Health System web page, which includes contact information for this carrier and a link to their provider directory: <https://etf.wi.gov/insurance/2027/medica-west-and-mayo-clinic-health-system>.

Cost Sharing



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10. **Question:** Why is the High Deductible Health Plan (HDHP) family deductible increasing by \$600, an 18% increase, in a single year?

Answer: You're correct that the insurance deductibles are increasing. Some factors are rising healthcare costs and administrative costs. The Wisconsin Department of Employee Trust Funds or ETF has a web page which helps explain why our insurance costs are going up next year: <https://etf.wi.gov/reasons-health-premium-changes>. Here is additional information about cost-sharing changes: <https://etf.wi.gov/2027-non-medicare-plan-design-and-cost-sharing-changes>

11. **Question:** Why was there such a significant increase in the out-of-pocket limit for family coverage?

Answer: The insurance costs and out-of-pocket limits are increasing. This web page helps explain why our insurance costs are going up next year: <https://etf.wi.gov/reasons-health-premium-changes>. Here is additional information about cost-sharing changes: <https://etf.wi.gov/2027-non-medicare-plan-design-and-cost-sharing-changes>

Coordination

12. **Question:** If my spouse's employer offers health insurance, is he still eligible to be included on my UW family health insurance plan, or would he have to enroll through his employer?

Answer: You can add your spouse to your insurance coverage, even if they are eligible for insurance through their own employer. If you have family coverage, you must cover all eligible family members. See this Dependent Eligibility chart for details: <https://www.wisconsin.edu/ohrwd/benefits/download/Dependent-Eligibility-Chart-UWS-25.pdf>

13. **Question:** I will have a life event in July 2027 which will leave me without health care coverage through my spouse. Who can I contact to discuss this process and appropriate steps?

Answer: When you have a qualifying life event, you generally have 30 days from the date of the event to make your changes. If you miss this 30-day window, your next opportunity to make changes is in the fall for the upcoming calendar year. For additional information, review the Life Events web page: <https://www.wisconsin.edu/ohrwd/benefits/life-events/>. Reach out to your benefits contact if you have questions after reviewing the available information: [wisconsin.edu/ohrwd/benefits/contact/](https://www.wisconsin.edu/ohrwd/benefits/contact/)

14. **Question:** If two spouses work for the universities, is it better to each have individual health coverage or one to be dependent under the other?

Answer: If both spouses work for Universities of Wisconsin, you can either each enroll in individual health insurance coverage, or one of you can enroll in family coverage and the other would be a dependent on that plan. The premium cost is lower with two individual plans. If there are children, only one parent may enroll in family health insurance coverage, and the other parent would be a dependent on their plan.

15. **Question:** My 22 years old dependent is living in another city and has her own insurance. If her situation changes, can I add her back into my insurance?



Answer: If your dependent's address changes, that would not be a qualifying life event to add them to your insurance plan, however if your address changes, that would be a qualifying life event for you to change health insurance plan carriers (<https://www.wisconsin.edu/ohrwd/benefits/life-events/famchng/name-address/>). If your dependent involuntarily loses their insurance coverage (for example, resigns from their job), that would be a qualifying life event, and then you could add your eligible dependent to your coverage within 30 days of when that other coverage ends (<https://www.wisconsin.edu/ohrwd/benefits/life-events/famchng/loss-of-coverage/>). You could also add your dependent to your coverage during the Benefits Open Enrollment period, and then their coverage would begin January 1, 2027.

Covered Services

16. **Question:** What is the expanded coverage for sleep apnea?

Answer: Sleep apnea will be added as an eligible diagnosis for oral surgery which may be appropriate for individuals with severe sleep apnea where CPAPs and oral appliances were not effective. This surgery is generally considered a last resort treatment option.

17. **Question:** How is the sleep apnea mouth guard covered under the health insurance plan?

Answer: You should contact the health insurance plan for specific coverage questions. Contact information is available on the last page of the [Insurance Benefits Decision Guide](#).

18. **Question:** What is the current number of PT visits allowed per year?

Answer: You should contact the health insurance plan for specific coverage questions. Contact information is available on the last page of the [Insurance Benefits Decision Guide](#).

Prescription Coverage

19. **Question:** Is the Navitus network changing at all?

Answer: You can view the Navitus network by visiting www.navitus.com for in-network pharmacies.

20. **Question:** How do I set up the Mail Order pharmacy service? Do I contact them directly?

Answer: You can set up your mail order pharmacy services through Costco Pharmacy at (800) 607-6861 or <https://rx.costco.com/mail-order> or UW Health Pharmacy at (866) 894-3784 or <https://www.uwhealth.org/pharmacy-services>.

21. **Question:** Does the co-pay for anti-obesity medication count towards the out-of-pocket maximum?

Answer: Yes, the \$200 co-pay for anti-obesity medications does count towards your out-of-pocket limit.

22. **Question:** How will the Diabetes Program through the Well Wisconsin Program work with the coverage enhancement for anti-obesity medications being added to the pharmacy benefits for State Group Health Insurance?



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Answer: The Diabetes Program through the Well Wisconsin Program is separate from the Pharmacy Benefits provided through the State Group Health Insurance. In 2027, there is no change to how diabetes medications will be covered. They will remain a level 1 or level 2 medication on the formulary with Navitus. If you are currently enrolled in the Diabetes Program through the Well Wisconsin Program, you will still be able to obtain your diabetes medication at a discount. There may be a slight change to what medications receive the discount though since the list can change slightly from year to year. Anti-obesity medications are not approved by the FDA to treat type 2 diabetes; therefore, anti-obesity medications cannot be included in the Diabetes Program through the Well Wisconsin Program.

Health Insurance Opt-Out Incentive

23. Question: Where is more information located about the health opt-out incentive?

Answer: If you do not need health insurance coverage through the Universities of Wisconsin, you may be eligible for the Opt-Out Incentive. The Opt-Out Incentive is taxable and the \$2,000 is paid evenly over 24 pay periods (two paychecks per month). Re-enrollment is required each year to receive the Opt-Out Incentive. You can find more information on the Opt-Out Incentive web page at <https://www.wisconsin.edu/ohrwd/benefits/opt-out/>

24. Question: Why do I have to have been enrolled in the State Group Health Insurance Program in 2015 to be eligible for the Health Insurance Opt-out incentive now?

Answer: The health insurance opt-out incentive was implemented with the 2015 plan year and disallowing employees who were not enrolled in health insurance in 2015 is a cost control measure.

Dental Insurance

25. Question: What changes are allowed for the dental insurance plans?

Answer: For the dental insurance, you can enroll in coverage, change coverage, add or remove dependents, or cancel coverage during the Benefits Open Enrollment period.

26. Question: What is the difference between the Preventive Dental plan and the Select plan?

Answer: The Preventive Dental plan provides basic preventive/diagnostic services, and the Select Plan provides supplemental dental insurance for major dental services, such as crowns, root canals, dentures, etc. Review the Dental Comparison Chart (page 4) for details: <https://www.wisconsin.edu/benefits-enrollment/wp-content/uploads/sites/391/2026/09/2027-Dental-Insurance-Plans-Brochure-with-Comparison.pdf> The green column shows the Preventive and Uniform dental plans and the blue column shows the Select Plan. If you are enrolled in the State Group Health Insurance, you would be eligible for the Uniform Dental plan, and if you do not enroll in the State Group Health Insurance, you would be eligible for the Preventive Dental plan. Both plans have the same coverage, but the premium cost is lower with the Uniform Dental.



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27. Question: If I am covered under my spouse's health insurance plan (also a UW employee), can I still enroll in individual dental insurance or would I need to be covered under my spouse's dental insurance plan?

Answer: If you are covered under your spouse's health insurance plan, you would also be considered a dependent of theirs for the Uniform Dental Insurance plan. But you could enroll in individual coverage for a supplemental dental insurance plan (Select or Select Plus). For supplemental dental, Delta Dental allows a person to be a subscriber on one plan and a dependent on another.

28. Question: How are implants covered for the Select Plus dental insurance plan?

Answer: Implants are covered at 50% (subject to \$100 deductible and \$1,000 annual maximum) for the Select Plan.

Vision Insurance

29. Question: Do the health plans still cover basic vision exams?

Answer: Yes, one vision exam is covered through your health insurance.

Spending & Savings Accounts

30. Question: What is the maximum Health Savings Account (HSA) contribution for 2027 (including catch-up contributions)?

Answer: For 2027, the maximum HSA contribution amounts below include the employer contribution.

- Individual HDHP: \$4,500*
- Family HDHP: \$9,000*

*If you are or will attain age 55 or better in 2027, you may contribute an additional \$1,000 to your HSA.

31. Question: For the Health Savings Account (HSA) contribution, how are the employee and employer contributions made to my account?

Answer: The employee and employer contributions will be made on the first two paychecks of each month (24 paychecks for annual employees and 18 paychecks for academic employees), so they are spread over the calendar year.

32. Question: Can I stop contributing to my Health Savings Account (HSA) mid-year (for example: if I enroll in Medicare Part A)?

Answer: You can stop your **employee** contributions mid-year but you cannot stop the **employer** contributions mid-year. If you know you will be enrolling in Medicare Part A in 2027 you may not want to enroll in the High Deductible Health Plan (HDHP) with Health Savings Account (HSA) since tax implications could apply.

33. Question: Are we able to invest the funds within our Health Savings Account (HSA)?



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Answer: Yes, HSA funds can be invested. You can invest HSA funds or make changes at any time during the year. You must have a balance of at least \$1,000 in your HSA to invest funds.

34. **Question:** If we currently have the HDHP and want to switch to the health plan, what happens to my HSA?

Answer: You can continue to use your HSA for eligible health, dental, and vision expenses until the account is exhausted. However, if you are no longer enrolled in an HDHP, you can no longer contribute to your HSA.

35. **Question:** Are employer HSA contributions prorated if you work part-time?

Answer: Employer HSA contributions are not prorated if you work part-time between 50-100%. The employer contribution begins when you are eligible for the employer contribution towards your health insurance premium. If you are required to pay half of the total health insurance premium (49% or below), you are eligible for up to half of the employer contribution to your HSA.

36. **Question:** If I enroll in the maximum allowed for an FSA (\$3,400) and then retire before the year ends, what happens to the money in my account? What happens if I use the entire \$3,400 before I retire?

Answer: Coverage ends at the end of the month your employment ends.

- If you have not used the entire contribution of \$3,400, shortly after your retirement date you will receive a continuation notice from the COBRA administrator (Voya). If you continue your Healthcare Flexible Spending Account (FSA), you can continue to incur eligible expenses until your FSA is exhausted or the last day of the month in which your final contribution is made to the COBRA administrator (Voya), whichever is earlier. To continue coverage, you must submit the continuation application within 60 days of the coverage end date or 60 days from the date on the continuation notice, whichever is later. If you do not continue your coverage, you may incur eligible expenses through the end of the month in which you retire. Your payment card will be deactivated at the end of the month you retire. If you have eligible expenses to submit for reimbursement after your payment card has been deactivated, you will need to submit them manually either electronically or via U.S. Mail. Contact the COBRA administrator (Voya) at (833) 232-4673 or HASinfo@voy.com to request a continuation form.
- If you use the entire contribution of \$3,400 before you retire, then no action is necessary. The COBRA administrator (Voya) will not issue you a continuation notice since there isn't any coverage to continue.

37. **Question:** What is the reason for enrolling in the Healthcare Flexible Spending Account (FSA) if I enroll in the High Deductible Health Plan (HDHP)?

Answer: If you enroll in the HDHP and HSA, you would not be eligible for the Healthcare FSA but you could enroll in a Limited Purpose FSA. If an employee is maxing out their HSA contributions and wants to contribute additional funds to a tax savings account, they may consider a Limited Purpose FSA. Note that Limited Purpose FSA's can only be used for qualified dental, vision, or post-deductible medical expenses. See the FSA web page for details: <https://www.wisconsin.edu/ohrwd/benefits/spending-savings-accts/fsa/>

38. **Question:** Which do I enroll in first in the enrollment system, the Health Savings Account (HSA) or the High Deductible Health Plan (HDHP)?



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Answer: In the benefits enrollment system, you will enroll in the HDHP first and then you will be prompted to enroll in the HSA.

- 39. Question:** If I am a 9-month employee on a 12 month pay cycle, are HSA contributions and HDHP premiums deducted from the 19 paychecks during the contract or over the 24 paychecks?

Answer: If you have chosen to receive your salary spread over a 12-month period, then your HSA contributions and HDHP health insurance premiums will be processed on 24 paychecks per year (first two paychecks of each month).

- 40. Question:** If I retire in 2027 but am younger than 65 and not collecting social security, what will happen to my HDHP, HSA, and Limited Purpose FSA?

Answer: If you retire and are under age 65, your HDHP health insurance and HSA enrollment will continue into retirement automatically. Once you turn age 65, you must enroll in Medicare and cannot contribute to your HSA (per IRS regulations), so you would want to change to the non-HDHP prior to turning age 65. Review this web page for important considerations: <https://etf.wi.gov/its-your-choice/2027/state-employee-and-retiree-health-plan-supplemental-benefits/pre-tax-savings-accounts/health-savings-accounts-hsas/hsa-eligibility>

- 41. Question:** Can I use my Parking & Transit Account to pay for parking if I pay hourly?

Answer: You can use the funds in your Parking Flexible Spending Account (FSA) to pay for eligible work-related parking expenses, such as metered or hourly parking, as well as parking at mass transit facilities, park-and-ride lots, or daily/monthly fees for parking lots/garages. See the Parking & Transit Accounts web page for details: <https://www.wisconsin.edu/ohrwd/benefits/spending-savings-accts/parking-transit/>

- 42. Question:** I have contributed money for a Parking Account through TASC but no longer need a parking pass. How do I get my money back that I contributed?

Answer: Due to the IRS rules on pre-tax spending accounts, contributions made cannot be refunded. Since we cannot refund parking FSA contributions deducted from paychecks, you could use the funds in your parking FSA to pay for eligible work-related parking expenses, such as metered parking, parking at mass transit facilities, park-and-ride lots, or daily/monthly fees for parking lots/garages. Your Parking Account with TASC will continue to carryover automatically to the next calendar year as long as your balance in the account is at least \$50 on March 31st. See the Parking & Transit Account web page for details: <https://www.wisconsin.edu/ohrwd/benefits/spending-savings-accts/parking-transit/>

- 43. Question:** In 2027, how do we submit eligible expenses incurred in 2026 for reimbursement from our healthcare FSA?

Answer: Eligible expenses submitted in the new calendar year for expenses incurred in the previous calendar year must be done manually through the TASC mobile app or via U.S. Mail by March 31. Your TASC payment card should not be used in the new calendar year for eligible expenses incurred in the previous calendar year. If you mistakenly swipe your TASC payment card in the new calendar year for eligible expenses incurred in the previous calendar year, you must call TASC at 1-888-276-3147 to request that the payment card swipe be recategorized under the previous calendar year; this must be done by March 31.



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Life Insurance

44. Question: For life insurance, is a child considered anyone under 26 years old?

Answer: The definition of eligible dependent varies by insurance plan. For information on who you can cover on the benefit plans, review the [Dependent Eligibility Chart \(UWS 25\)](#).

45. Question: Why does income continuation, basic state group life, and supplemental life disappear when I view "future benefits" in the My Benefits portal?

Answer: The Income Continuation Insurance and State Group Life Insurance (Basic Life, Supplemental Life) do not have an annual open enrollment opportunity, so those plans do not show under the 'future benefits' section. Rest assured that your enrollment in those plans will continue into 2027 automatically and will show as future benefits around mid-November.

Accident Insurance

46. Question: Where can I find a list of injuries covered with the Accident Insurance Plan?

Answer: You can view a list of covered injuries in the [Accident Insurance Plan Brochure](#).

Other Updates & Employee Resources

47. Question: Will these slides be posted so I can review again after the webinar?

Answer: Yes, these slides and a recording of the presentation will be posted on the [Benefits Open Enrollment Presentations web page](#).

48. Question: Is the effective date of all of these changes January 1, 2027?

Answer: For most of the benefits that were reviewed during the presentation (Health Insurance, Opt-Out Incentive, Dental Insurance, Vision Insurance, FSA, HSA, Parking & Transit Accounts, Individual & Family Life Insurance, Accidental Death & Dismemberment Insurance, Accident Insurance), any changes you make will be effective January 1, 2027. In the Other Updates section, we mentioned that State Group Life Insurance and Income Continuation Insurance premium rates will change April 1, 2027.

49. Question: If I want to keep the same benefits I have now for 2027, do I need to do anything?

Answer: You should review all benefit enrollments for 2027 to ensure everything looks accurate. There are some plans which require annual re-enrollment to participate for the upcoming year, such as the spending and savings accounts and the medical/health insurance opt-out incentive. We also encourage you to check the provider directories to ensure your providers are still covered.



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50. Question: Do I need to re-enroll in benefits if I just enrolled in September as a new employee?

Answer: You may not need to take any action, but we recommend reviewing your benefit enrollments for 2027 to ensure everything looks accurate. There are plans that require re-enrollment each year, such as the Health Insurance Opt-Out Incentive, Flexible Spending Accounts (FSA), and the Health Savings Account (HSA), so if you are enrolled in any of those plans, you will need to re-enroll for 2027 by October 30, 2026. We also recommend reviewing the Benefits Open Enrollment web page (<https://www.wisconsin.edu/benefits-enrollment/>) for information about changes for next year and reviewing your carrier's provider directories to ensure your providers are still covered.

51. Question: What plans does the requirement to add your spouse and dependent children's full name, date of birth, Social Security Number, and upload documentation apply to and for which plans will it hold up not sending information to the insurance carriers until documentation is provided?

Answer: Regardless of which plans you're adding your spouse and dependent children to, if you receive notification that documentation is required, please upload documentation as soon as possible.

52. Question: Is there a chart where I can see my current benefits/costs vs. what they will be in 2027?

Answer: There is not a chart to see your current benefits/costs vs. what they will be in 2027. The 2027 costs will be displayed in the enrollment system, My Insurance Benefits. And you can view your current premiums on your paycheck (multiply by two since the deductions occur two paychecks per month).

53. Question: Where do we go to enroll?

Answer: You will need to set up a My Benefits account to access the benefits enrollment system. This is a one-time registration process that you must complete prior to enrolling in your benefits. For instructions, review [Set Up Account in My Benefits \(KB 149907\)](#). You can access My Insurance Benefits through Workday. After logging into Workday, go to Personal in the upper left, then Benefits and Pay, and under Suggested Links select My Benefits. Then log into My Insurance Benefits using your My Benefits login credentials.

54. Question: What should I do if I set up My Benefits account with my work email, not my personal email?

Answer: You can change the email address associated with your My Benefits account. Log into your MyWisconsin ID account. Once logged in, in the upper right select Settings. In the Personal Information section, you can make updates. More information can be found on the [MyWisconsin ID Account Management web page](#).

55. Question: Do we have to update our password for MyBenefits every 365 days?

Answer: The MyWisconsin ID password will expire if it's been over a year since you created your account. If your password has expired, you will need to reset your password. See this MyWisconsin ID Password Recovery web page for instructions: https://det.wi.gov/Pages/MyWisconsin_ID_Password_Recovery.aspx



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56. **Question:** Where can I find more information about the Empathy Program?

Answer: Review the Empathy Program flyer for more information. The flyer is available on the State Group Life Insurance web page, Individual & Family Life Insurance web page, and Accident Insurance web page.

57. **Question:** What will the contribution to the Wisconsin Retirement System (WRS) for 2027?

Answer: The WRS employer contribution for 2027 is 7.25% and for the Sick Leave Credit Conversion Program the employer contribution is 1.70%. The WRS employee contribution for 2027 is 7.25%.

58. **Question:** For Income Continuation Insurance, I didn't see the option to enroll for next year (I already have it this year). After I completed my benefits enrollment for 2027, I looked at my future benefits on the main page and Income Continuation Insurance was removed for 2027.

Answer: If you are currently enrolled in Income Continuation Insurance (ICI), your enrollment will continue automatically into 2027. Since there isn't an annual open enrollment opportunity for ICI, it is not listed in the Open Enrollment Elections section at the top of the benefits summary, however if you look at the Current Elections section below, you should see that you are currently enrolled in ICI.

59. **Question:** I want to meet with someone to discuss how to enroll. How do I set up an in-person meeting?

Answer: Reach out to your Benefits Contact: <https://www.wisconsin.edu/ohrwd/benefits/contact/>. You can also attend a Benefits Fair to meet with a Benefits Specialist, if your university will be hosting one: <https://www.wisconsin.edu/ohrwd/total-rewards/events/fairs/>

60. **Question:** My dependents will turn 26 in the next year. When will their coverage end?

Answer: Typically, your dependents coverage will end at the end of the month following their 26th birthday. For example, if they turn age 26 on October 8, 2026, their coverage will end October 31, 2026. The dependent's coverage end date is dependent on the type of plan (ex. Health insurance versus life insurance). See this Dependent Eligibility Chart for details on each plan: <https://www.wisconsin.edu/ohrwd/benefits/download/Dependent-Eligibility-Chart-UWS-25.pdf>