



OCTOBER 5 - 30, 2026

2027 | **BENEFITS OPEN ENROLLMENT**

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

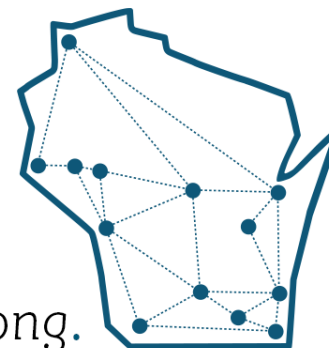
Agenda

- Changes Allowed
- 2027 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

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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

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)



2027 Main Benefits Changes



2027 Main Benefits Changes

State Group Health Insurance Name Change - Carrier

2026	2027
Robin with HealthPartners	HealthPartners Northeast

Name Change - Plan Design

2026	2027
IYC Health Plan and IYC HDHP	Choice Health Plan and Choice HDHP

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 2027

2027 Main Benefits Changes

State Group Health Insurance (continued)

Service Areas

- HealthPartners Northeast (Robin with HealthPartners): will no longer cover most services in Florence, Fond du Lac, or Green Lake county
- HealthPartners Southeast: will no longer cover most services in Kenosha or Racine county
- HealthPartners West: will no longer cover most services in Ashland or Bayfield county

2027 Main Benefits Changes

State Group Health Insurance (continued)

Deductibles (*increase*)

- High Deductible Health Plan (HDHP):
 - \$2,000 for individual coverage and \$4,000 for family coverage
- Health Plan:
 - \$400 for individual coverage and \$800 for family coverage

Emergency Room Copayment (*increase*)

- \$125 per visit for all plan designs

2027 Main Benefits Changes

State Group Health Insurance (continued)

Out-of-Pocket Limits (*increase*)

- High Deductible Health Plan (HDHP):
 - \$3,500 for individual coverage and \$7,000 for family coverage
- Health Plan:
 - \$1,400 for individual coverage and \$2,800 for family coverage

2027 Main Benefits Changes

State Group Health Insurance (continued)

Coverage

- Cover additional compression garments for treating lymphedema
- Adjust the physical, speech, and occupational therapy maximum number of visits to a combined limit for all therapy disciplines
- Expand coverage to treat degenerative eye diseases and sleep apnea

Premiums

Key cost drivers: increased pharmacy cost, inflation, administrative costs

- HDHP and Health Plan: increase of \$2 - \$17 per month
- Access HDHP and Access Health Plan (in-state): increase of \$18.50 - \$92 per month

2027 Main Benefits Changes

Pharmacy Benefits Coverage

- Coverage for anti-obesity medications will be added starting January 1.

Copayments and Coinsurance

- Level 1: copayment maximum of \$10 per fill
- Level 2: 25% coinsurance up to a maximum of \$60 per fill
- Level 3: 45% coinsurance up to a maximum of \$175 per fill
- Level 4: copayment maximum of \$60 per fill
- Level 5 (for anti-obesity medications only): copayment of \$200 per fill

2026 Main Benefits Changes

Pharmacy Benefits (continued)

Out-of-Pocket Limits

- High Deductible Health Plan (HDHP):
 - Combined medical and pharmacy annual out-of-pocket limits will increase to \$3,500 for individual coverage and \$7,000 for family coverage
- Health Plan:
 - Separate pharmacy annual out-of-pocket limits for all levels will be \$1,325 for individual coverage and \$2,650 for family coverage

Mail Order Services

Preferred mail order service providers starting January 1, 2027:

- Costco Pharmacy (membership not required)
- UW Health Pharmacy

2027 Main Benefits Changes

2027 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	\$135.00	\$335.00	\$47.00	\$117.00	\$67.50	\$167.50
Access Health Plan & Access HDHP	\$368.00	\$914.00	\$280.00	\$696.00	\$184.00	\$457.00
Access Health Plan & Access HDHP (if required to work outside of Wisconsin)	\$209.00	\$525.00	\$121.00	\$307.00	\$104.50	\$262.50

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



State Group Health Insurance



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Health Insurance – Plan Designs

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

- High Deductible Health Plan (HDHP)
- Health Plan
- These plan designs provide **local county-based coverage** with out-of-network coverage for emergency and urgent care services only
- Employee premiums range from **\$47 to \$335 per month** depending on plan design, coverage level, and WRS eligibility

Health Insurance – Plan Designs

Health Plan Designs (Access plans)

- Access High Deductible Health Plan (HDHP)
 - Access Health Plan
- } 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 **\$184 to \$914 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	\$876 / \$1,752
Deductible* Individual / Family	\$400 / \$800 ¹	\$2,000 / \$4,000 ²

¹ After an individual within a family plan meets the \$400 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

**This slide reflects in-network deductibles only for the Access Health Plan and Access HDHP. The out-of-network deductibles are much higher.*

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	\$1,400 / \$2,800	\$3,500 / \$7,000
Preventive Services	\$0 (plan pays 100%)	
Emergency Room	\$125 copay then deductible then coinsurance	Deductible then \$125 copay then coinsurance

**This slide reflects in-network coinsurance and out-of-pocket limits only for the Access Health Plan and Access HDHP. The out-of-network coinsurance and out-of-pocket limits are much higher.*

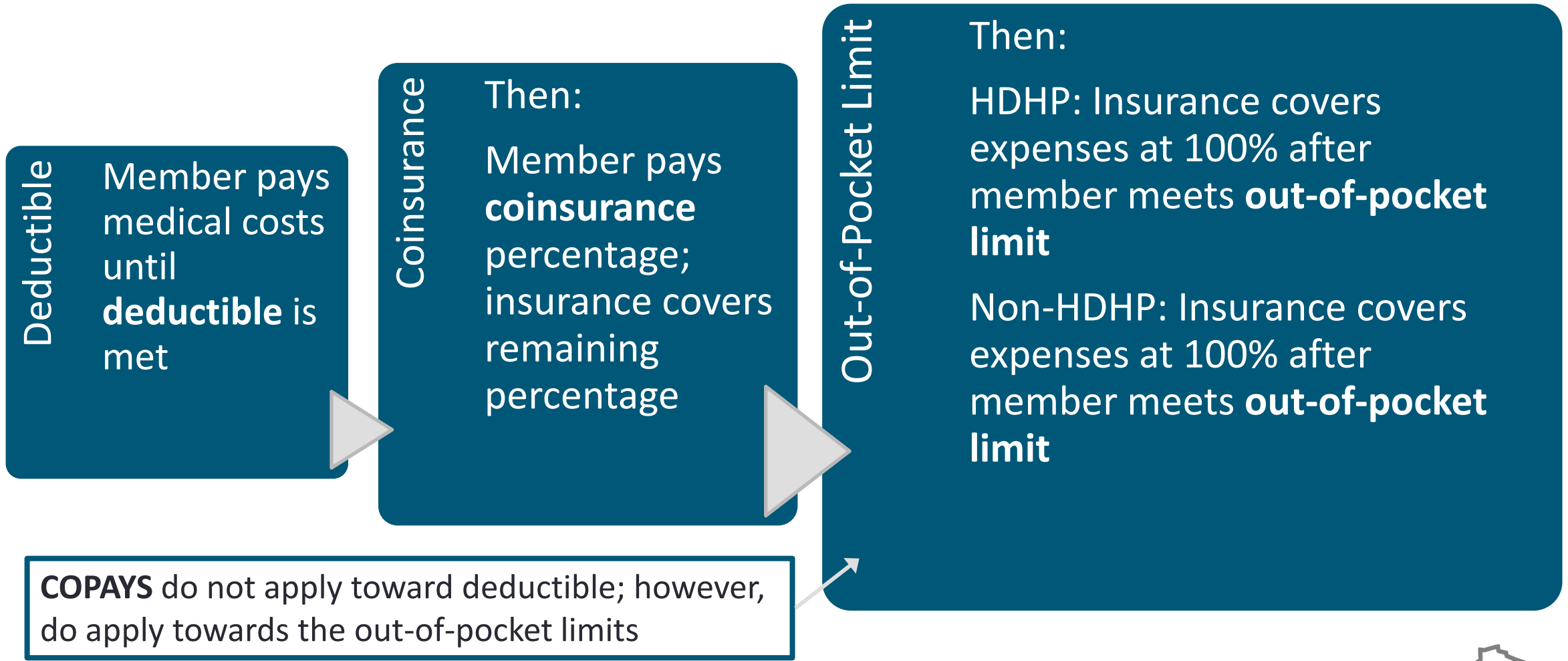
Health Insurance – Pharmacy Benefits

	Out-of-Pocket Cost*	Out-of-Pocket Limit Health Plan and Access Health Plan	Out-of-Pocket Limit HDHP and Access HDHP
Level 1	\$10 per fill	\$1,325 individual \$2,650 family <i>(federal maximum out-of-pocket limits no longer apply)</i>	Included in medical out-of-pocket limit: \$3,500 individual \$7,000 family
Level 2	25% (up to \$60 maximum per fill)		
Level 3	45% (up to \$175 maximum per fill + difference if dispense as written drug)		
Level 4 (through preferred specialty pharmacy only)	\$60 per fill		
Level 5 (anti-obesity medications)	\$200 per fill		

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

*You may be able to save money through **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 2027 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 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 2027



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

2027 Monthly Employee Premiums	Uniform Dental	Preventive Dental	Supplemental Dental – Select Plan	Supplemental Dental – Select Plus Plan
Individual	\$5.00	\$38.48	\$9.08	\$23.08
Individual + Spouse	\$11.00	\$96.24	\$18.16	\$46.16
Individual + Child(ren)	\$11.00	\$96.24	\$12.24	\$42.90
Family	\$11.00	\$96.24	\$21.76	\$70.78

- *Premium for Uniform Dental (individual 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

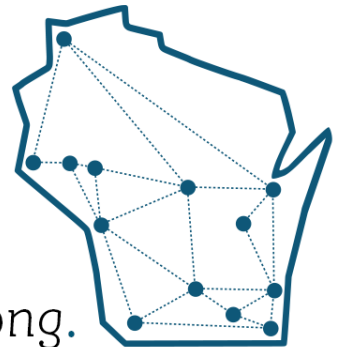
- **Administrator:** MetLife (through 2028)
- **Network:** Superior
- **Benefits:** Coverage for a vision exam and materials
- **Current Enrollees:** Will remain enrolled covering the same dependents unless you make a change
- **ID Card:** MetLife does not automatically issue ID cards, but you can print a generic ID card or create an account (after January 1st) for a personalized ID card at metlife.com
- **Monthly Premiums (no change):**

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



Health Savings Account

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Health Savings Account (HSA)

- A Health Savings Account (HSA) is a **triple tax-advantaged** savings account that you own. You will not pay taxes on:
 - Contributions
 - Distributions (if used for eligible expenses)
 - Investment earnings
- Your contributions are voluntary and may be changed at any time
- Contributions will be made the first two paychecks each month (24 paychecks for employees on an annual contract and 18 paychecks for employees on an academic contract)
- Once contributions are made to your HSA, they are yours
- Administrator (no change): TASC (through 2028)
- Name a beneficiary if you enroll in the HSA

Health Savings Account (HSA)

- You must be eligible for the HDHP **and** HSA to enroll
 - HDHP eligibility: Must be covered by the WRS and eligible for the HSA
 - HSA eligibility:
 - Must be enrolled in the HDHP through the Universities of Wisconsin
 - Cannot be enrolled in Medicare, TRICARE, or other non-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 are not eligible for the HDHP or Access HDHP since 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](#)

Action needed? Yes.

You ***must*** take action if you want the HSA in 2027

Health Savings Account

Limits and Employer Contribution

Health Insurance Coverage Level	Total Annual Contribution Limit (Employer + Employee)	Employer Contribution
Individual	\$4,500 (increase)	\$876 (increase)
Family	\$9,000 (increase)	\$1,752 (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 2027, you may contribute an additional \$1,000

Health Savings Account (HSA)

- If you will turn age 65 in 2027 and elect Social Security or Medicare, you are no longer eligible for the HDHP/HSA as of the first day of the month you turn 65
- If you enroll in the 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
- If you will turn age 65 in 2027 but do not elect Social Security or Medicare, you will remain eligible for the HDHP/HSA.



Flexible Spending Accounts



Flexible Spending Accounts (FSA)

Type of Account	Contribution and Carryover Amounts	Description
Health Care	\$50 - \$3,400 per year \$680 carryover*	- Help pay for eligible medical, dental, vision, and pharmacy benefit expenses - Expenses can be incurred by you, your spouse, children, or other qualifying tax dependent
Limited Purpose	\$50 - \$3,400 per year \$680 carryover*	- Help pay for eligible dental, vision, and post-deductible medical and pharmacy benefit expenses not covered by insurance - Expenses can be incurred by you, your spouse, children, or other qualifying tax dependent - Available to you if you enroll in the HDHP through Universities of Wisconsin
Dependent Day Care	\$3,750 or \$7,500 per year, depending on tax filing status; \$0 carryover	- 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 2027 by October 30th.
- Account balances less than \$50 on March 31, 2027 will be forfeited if you do not re-enroll for 2027 by October 30th.

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
 - Employees on a 12-month contract: 24 deductions per calendar year
 - Employees on a 9-month contract: 18 deductions per academic year
- **Administrator (no change):** TASC (through 2028)

Action needed? Yes.

You *must* take action if you want an FSA in 2027



Well Wisconsin Program



Well Wisconsin Program

- If you (and your spouse) enroll in State Group Health Insurance, you're eligible to earn a \$150 well-being incentive by completing a health assessment, health check, and WebMD well-being activity by:
 - October 16, 2026 to receive the incentive for 2026
 - October 15, 2027 to receive the incentive for 2027



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 2027
- 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:
 - Evidence of insurability will be required for the **excess** coverage amount
 - Approval is **not** guaranteed.

Individual & Family Life Insurance

- Reminders:
 - Coverage amounts for your spouse/domestic partner or child may not exceed your employee coverage amount
 - You should review your spouse/domestic partner or child information and make sure they are covered, if necessary
 - Duplicate coverage is not allowed (for example: you may be covered as an employee OR a spouse/domestic partner, not both)
- You may **reduce or cancel** coverage at any time
 - If during Benefits Open Enrollment, reduction or cancellation will be effective January 1, 2027
 - At any other time, reduction or cancellation will be effective first of the month following submission
- If you are **not currently enrolled**, apply through evidence of insurability 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 you, your spouse or domestic partner, and your dependent children).
- Enroll, change or cancel coverage at any time.
- Premium rates will remain the same in 2027.
- Name a beneficiary if you enroll in this plan.

**If you enroll in family coverage, you do not need to attach your eligible dependents (spouse, domestic partner, children to the AD&D insurance plan in the enrollment system. Your eligible dependents will automatically be covered.*

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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 and identity theft resource.
- Monthly Premiums: No change

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

- If you enroll, name a beneficiary.
- Reminder: Review your spouse and child information and make sure they are covered, if necessary.



Other Updates



Other Updates

- Wisconsin Retirement System (WRS):

General / Teacher / Executive	2026	2027	Change
Employee Contribution	7.2%	7.25%	Increase
Employer Contribution	7.2%	7.25%	Increase
Total	14.4%	14.5%	
Protective with Social Security	2026	2027	Change
Employee Contribution	7.2%	7.25%	Increase
Employer Contribution	14.7%	14.35%	Decrease
Total	21.9%	21.6%	

Other Updates

- State Group Life Insurance:
 - Employee coverage premium rates will increase 5% effective April 1, 2027
 - 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 effective April 1, 2027

Other Updates

■ Parking & Transit Accounts:

- You may enroll or make changes at any time
- Annual minimum contribution: \$50
- Monthly maximum contribution: \$340 (increase)
- Carryover is unlimited, if eligible:
 - Balances equal to or greater than \$50 on March 31, 2027: will carryover
 - Balances less than \$50 on March 31, 2027:
 - Will carryover **if you enroll** for 2027 but **forfeit if you do not enroll** for 2027
- Administrator (no change): TASC (through 2028)
- If you pay for parking through payroll deduction, your 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 2027



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)
 - How to Choose Your Health Insurance Plan web page
 - How to Enroll (benefits enrollment system: My Insurance Benefits)
 - [Employee Presentations web page](#)
- Emails
 - Universities of Wisconsin (UWSS Service Operations Support)
 - ETF/MyBenefits (MyBenefitsNoReply)

Next Steps

- Review, decide, and enroll **by October 30, 2026!**
 1. You will need a **My Benefits account** to access the 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>)
 2. Enroll by logging into [Workday](https://myworkday.wisconsin.edu) at myworkday.wisconsin.edu (Personal > Benefits and Pay > Suggested Links > **My Benefits**). Log into My Benefits to get to the enrollment system, My Insurance Benefits.
- For instructions on creating your My Benefits account or enrolling, go to the Enrollment Instructions section of the Benefits Open Enrollment web page.
- Reminder: When you enroll, if you will be adding your spouse or dependent children, add their full name, date of birth, and social security number. You will also need to upload documentation. Your enrollment will not be sent to the insurance carriers until documentation is provided.



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