



2025 Notice of the Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

The Federal Affordable Care Act allows health insurance to be purchased through the Health Insurance Marketplace. To assist you with evaluating options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by the Universities of Wisconsin.



What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one stop shopping" to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. The next open enrollment for health insurance coverage through the Marketplace begins November 1, for coverage starting as early as January 1st. Other enrollment opportunities may apply.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer you coverage or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you are eligible for health coverage from your employer that meets certain standards, you will **not** be eligible for a tax credit through the Marketplace, and you may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, if your employer does not offer coverage to you, or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.02% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard¹ set by the Affordable Care Act, you may be eligible for a tax credit.

Important Note: *If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, you will not receive the employer contribution (if any) to the employer-offered coverage. The employer contribution as well as your employee contribution to employer-offered coverage is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.*

How Can I Get More Information?

For more information about the coverage offered by your employer, check your summary plan description or reach out to your benefits contact (contact information available at:

www.wisconsin.edu/ohrwd/benefits/contact/).

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Visit HealthCare.gov for more information, an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).



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PART B: Information About Health Coverage Offered by Your Employer

This section contains information about health coverage offered by your employer, the University of Wisconsin System. If you complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name University of Wisconsin System	4. Employer Identification Number (EIN) 39-6006492	
5. Employer Address 660 W. Washington Ave, Suite 201 (Attn: ACA Notices)	6. Employer Phone Number (888) 298-0141	
7. City Madison	8. State WI	9. Zip Code 53703
10. Who to contact about health insurance offered by your employer? www.wisconsin.edu/ohrwd/benefits/contact		
11. Phone Number (if different from above)	12. Email Address	

Here is some basic information about health coverage offered by the Universities of Wisconsin

As your employer, we offer State Group Health Insurance to eligible employees. There are two benefit packages available depending on whether you are covered by the Wisconsin Retirement System (WRS).

Note: Undergraduate student worker employees are not eligible for health insurance through their employment at the Universities of Wisconsin.

You are eligible for the State Group Health Insurance Program if you:

- Have a regular or temporary position covered by the Wisconsin Retirement System (WRS) in a Faculty, Academic Staff, Limited or University Staff appointment
- Are eligible for insurance as a Graduate Assistant, Student Assistant or Short-Term Academic Staff but are not covered by the Wisconsin Retirement System (WRS) and are expected to work:
 - At least 33% for one semester (academic year appointment) or 6 months (year-round appointment) as a Student Assistant (research assistant, fellow, scholar, trainee, TA/PA) or an employee-in-training (grad and post grad intern/trainee, postdoc fellow/trainee, intern, research associate)
 - At least 21% for at least six months if you have an annual (12-month) contract; or
 - At least 28% for at least one semester if you have an academic year (9-month) contract in a Short-Term Academic Staff appointment not covered by the WRS

Eligibility information can also be found at: www.wisconsin.edu/ohrwd/benefits/general-employee-info/

Health insurance coverage is also available to eligible dependents. Eligible dependents include your:

- Spouse
- Child, legal ward if legal ward before age 19, adopted child, pre-adoption placement, stepchild until age 26
- Grandchild until child (who is grandchild’s parent) turns age 18
- Unmarried child age 26 or older who is incapable of self-support due to an illness or injury that is expected to be continued or indefinite.
- Child called to active duty prior to age 27 while attending an institute of higher learning on a full-time basis if the child returns to full-time student status



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The coverage provided by the State Group Health Insurance Program meets the minimum value standard, and the cost of the coverage is intended to be affordable, based on employee wages. If you are a University Staff-Temporary employee required to pay 50% of the total monthly premium, coverage may not be affordable based on your wages, but may be affordable based on your household income.

Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you are eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed midyear, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Below is the employer information you'll need to enter to find out if you can get a tax credit to lower your monthly premium.

For the lowest cost plan that meets the minimum value standard offered **only to the employee** by the Universities of Wisconsin (does not include family plans) the 2025 premium cost to the employee is:

- **Faculty, Academic Staff, Limited and University Staff employees covered by the Wisconsin Retirement System (WRS):**
 - \$120.00/month for the Health Plans and
 - \$42.00/month for the High Deductible Health Plan (HDHP)
- **Student Assistants, Employees-in-Training, and Short-Term Academic Staff (not covered by WRS):**
 - \$60.00/month
- **WRS-covered employees who work less than 50% and University Staff-Temporary employees with one appointment:**
 - 50% of the total premium of the health plan selected

Premium information is available at: www.wisconsin.edu/ohrwd/benefits/premiums/