



Benefits for 2025

Annual Benefits Enrollment 2025

Dates: September 30–October 25, 2024

Important Changes for 2025

State Group Health Insurance

- Employee premiums for all plan designs will increase.
- Plan designs for the health plan and high deductible health plan, copayments, and coinsurance will remain the same.

High Deductible Health Plan

- The annual deductibles for the High Deductible Health Plans (HDHP) will increase to \$1,650 for individual coverage and \$3,300 for family coverage to remain compliant with the Internal Revenue Service (IRS) minimum deductible requirement.

Health Savings Account (HSA)

- The annual contribution limits will increase to \$4,300 for individual coverage and \$8,550 for family coverage. These limits include the employer contribution to your HSA.
- The annual employer contribution will increase to \$828 for individual coverage and \$1,650 for family coverage.
- You must re-enroll in the HSA for 2025 if you select a High Deductible Health Plan.

Health Care Flexible Spending Account (FSA)

- The annual contribution limit will increase to \$3,200, and the maximum carryover amount will increase to \$640.
- To participate in the healthcare FSA in 2025, you must re-enroll during ABE.

Uniform Dental Insurance

- The premium for individual coverage will increase, and the premium for family coverage will remain the same.
- There are no changes to the plan design.

Individual and Family Group Life Insurance

- If you are already enrolled in Individual and Family Group Life Insurance Employee, Spouse and/or Child coverage, you may increase, reduce or cancel your coverage without proof of good health.
- If you are not currently enrolled in Individual and Family Group Life Insurance, you may enroll in Employee (only) coverage up to \$100,000 without proof of good health.
- An Accidental Death and Dismemberment feature will be added to the Individual and Family Group Life Insurance Plan with no additional cost.

Learn more at benefits.wisc.edu/2025.

State Group Health Insurance Biweekly Premiums 2025 – with Uniform Dental*

	Health Plan (WRS benefits package)		High Deductible Health Plan (HDHP) (WRS benefits package)		UW Grad Assistant Health Plan	
	<u>Individual</u>	<u>Family</u>	<u>Individual</u>	<u>Family</u>	<u>Individual</u>	<u>Family</u>
Biweekly Premium	\$62	\$153.50	\$23	\$57	\$32	\$79.25
Deductible	\$250	\$500	\$1650	\$3300	\$250	\$500

Access Health Plan Biweekly Premiums 2025 – with Uniform Dental *

	Access Health Plan (WRS benefits package)		Access HDHP (WRS benefits package)		UW Grad Assistant Access Health Plan	
	<u>Individual</u>	<u>Family</u>	<u>Individual</u>	<u>Family</u>	<u>Individual</u>	<u>Family</u>
Biweekly Premium	\$148	\$367	\$109	\$270.50	\$75	\$186
In-Network Deductible	\$250	\$500	\$1650	\$3300	\$250	\$500
Out-of- Network Deductible	\$500	\$1,000	\$2,000	\$4,000	\$500	\$1,000

* For a complete listing of all 2025 State Group Health premiums, visit [wisconsin.edu/abe](https://www.wisconsin.edu/abe).

Vision Insurance Biweekly Premiums 2025

	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Biweekly Premium	\$2.86	\$5.71	\$6.44	\$10.29

Dental Insurance Biweekly Premiums 2025

	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Biweekly Premium				
Preventive Plan*	\$18.05	N/A	N/A	\$45.14
Select Plan	\$4.54	\$9.08	\$6.12	\$10.88
Select Plus Plan	\$10.80	\$21.61	\$20.06	\$33.10

*Only available to those not enrolled in State Group Health Insurance

Accident Insurance Biweekly Premiums 2025

	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Biweekly Premium	\$1.86	\$2.66	\$3.58	\$5.23

Elections made during Annual Benefits Enrollment are effective January 1, 2025.