

Enroll in or change benefits October 6-31, 2025

Highlights for 2026

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 \$1,700 for individual coverage and \$3,400 for family coverage.

Health Savings Account (HSA)

- Total Administrative Service Corporation (TASC) is the HSA plan vendor effective January 1, 2026.
- The annual contribution limits will increase to \$4,400 for individual coverage and \$8,750 for family coverage. These limits include the employer contribution to your HSA.
- The annual employer contribution will increase to \$852 for individual coverage and \$1,704 for family coverage.
- You must re-enroll in the HSA for 2026 if you select a High Deductible Health Plan.

Flexible Spending Accounts (FSA)

- Total Administrative Service Corporation (TASC) is the FSA plan vendor effective January 1, 2026.
- For Health Care (FSA), the annual contribution limit will increase to \$3,300, and the maximum carryover amount will increase to \$660.
- To participate in the Health Care (FSA) in 2026, you must re-enroll during open enrollment.

Uniform Dental Insurance

- The premium for family coverage will increase to \$11 and individual coverage will remain the same.
- There are no changes to the plan design.

Vision Plan

- Metropolitan Life (MetLife) Insurance Company is the vision plan vendor effective January 1, 2026.
- Employee premiums have decreased

Wisconsin Retirement System (WRS)

WRS Rate Employee and Employer Contributions both increased to 7.2%

Learn more at benefits.wisc.edu/2026.

State Group Health Insurance Biweekly Premiums 2026 – 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 | \$66 | \$164.50 | \$24.50 | \$61 | \$34 | \$85 |
| Deductible | \$250 | \$500 | \$1700 | \$3400 | \$250 | \$500 |

Access Health Plan Biweekly Premiums 2026 - 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 | \$167.50 | \$416.50 | \$126 | \$313 | \$84.75 | \$211 |
| In-Network Deductible | \$250 | \$500 | \$1700 | \$3400 | \$250 | \$500 |
| Out-of- Network Deductible | \$500 | \$1,000 | \$2,000 | \$4,000 | \$500 | \$1,000 |

^{*}For a complete listing of all 2026 State Group Health premiums, visit wisconsin.edu/benefits-enrollment.

Vision Insurance Biweekly Premiums 2026

| | Employee Only | Employee & Spouse | Employee & Child(ren) | Family |
|------------------|---------------|-------------------|--------------------------|--------|
| Biweekly Premium | \$2.36 | \$4.70 | \$5.30 | \$8.47 |

Dental Insurance Biweekly Premiums 2026

| Biweekly Premium | Employee Only | Employee & Spouse | Employee & Child(ren) | Family |
|------------------|---------------|-------------------|--------------------------|---------|
| Preventive Plan* | \$18.59 | \$46.49 | \$46.49 | \$46.49 |
| Select Plan | \$4.54 | \$9.08 | \$6.12 | \$10.88 |
| Select Plus Plan | \$11.12 | \$22.26 | \$20.66 | \$34.09 |

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

Accident Insurance Biweekly Premiums 2026

| | Employee Only | Employee & Spouse | Employee & Child(ren) | Family |
|------------------|---------------|-------------------|--------------------------|--------|
| Biweekly Premium | \$1.96 | \$2.79 | \$3.76 | \$5.49 |

Elections made during Benefits Open Enrollment are effective January 1, 2026.