

Benefits 2027: What You Need to Know

OHR Benefits Services

Open Enrollment Oct 5 – 30, 2026



Office of Human Resources
UNIVERSITY OF WISCONSIN-MADISON





Helpful Links & Resources



OHR Benefits Website:

- benefits.wisc.edu/2027

Email OHR Benefits Specialists:

- benefits@ohr.wisc.edu

Employee Assistance Office:

- hr.wisc.edu/employee-assistance-office

Employee Trust Funds (ETF)

- etf.wi.gov/publications/27et-2107





Overview of Topics

- What is changing this year?
 - What actions must you take this open enrollment?
-
- Optional - Benefits review:
 - Health insurance and HSAs
 - Dental
 - Vision
 - Life, accident, and accidental death & dismemberment (AD&D) insurance
 - Pretax accounts



Review

- What insurance do you have now?
- How will your plans change in 2027?
- Which of your plans will end if you don't re-enroll?





Review – Step 1

1. Check your current benefits enrollments. Go to Workday > Personal > Benefits & Pay > Benefit Elections
2. Use the Wisconsin Department of Employee Trust Funds (ETF)'s and UW—Madison's resources: etf.wi.gov and benefits.wisc.edu/2027
3. Be prepared to provide any spouse and dependent information. Documentation will be required.



Review – Step 1 example

Home

Organization

Personal

Team

Benefits and Pay Hub

Overview

Benefits

Benefit Elections

Benefits by Date

ACA Forms

Pay

Compensation

Suggested Links

My Benefits

Payroll Information

Total Rewards

Employee Benefits

Employee Well-Being

Leave Benefits

Benefits Contacts

Benefit Elections

My Semimonthly Totals

My Cost

Employer Cost

Change Benefits

View as Grid

Health Care and Accounts

Medical

GHC SCW Dane Choice HDHP

Cost (Semimonthly)

Coverage

View Details

Dental - Uniform

Delta Dental

Cost (Semimonthly)

Coverage

View Details

Dental - Supplemental

Delta Dental PPO Plus Premier - Select Plus

Cost (Semimonthly)

Coverage

View Details

Accident

Securian

Cost (Semimonthly)

Coverage

View Details

Insurance and Retirement

Income Continuation Insurance

The Hartford

ys (Employee)

State Group Life Insurance - Basic

Securian Basic Coverage

State Group Life Insurance - ...

Securian (Spouse/Child)

State Group Life Insurance - ...

Securian (Employee)



What automatically continues into the next year:

Health Network (e.g., Dean, GHC-Dane Choice, Quartz-UW)



Most supplemental plans (i.e., dental, vision)



Coverage levels (e.g., single or family)



Life and ICI (these cannot be newly elected during open enrollment)





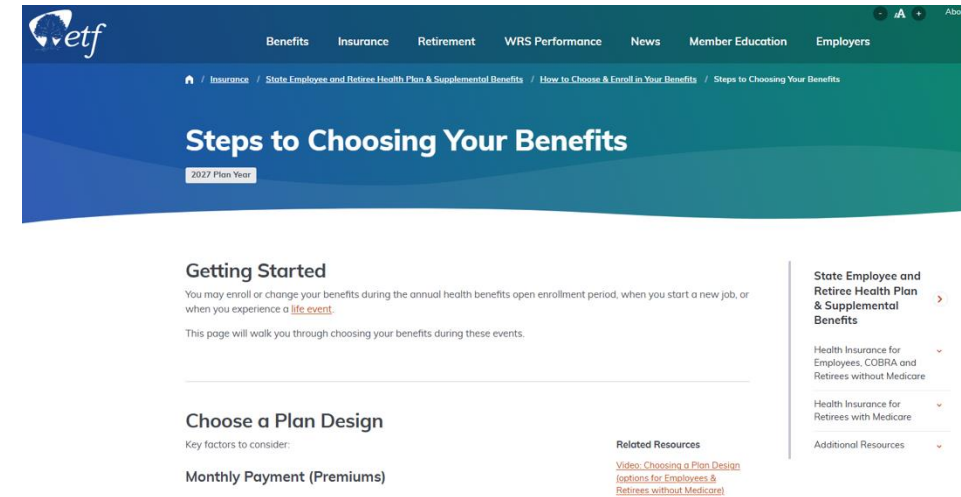
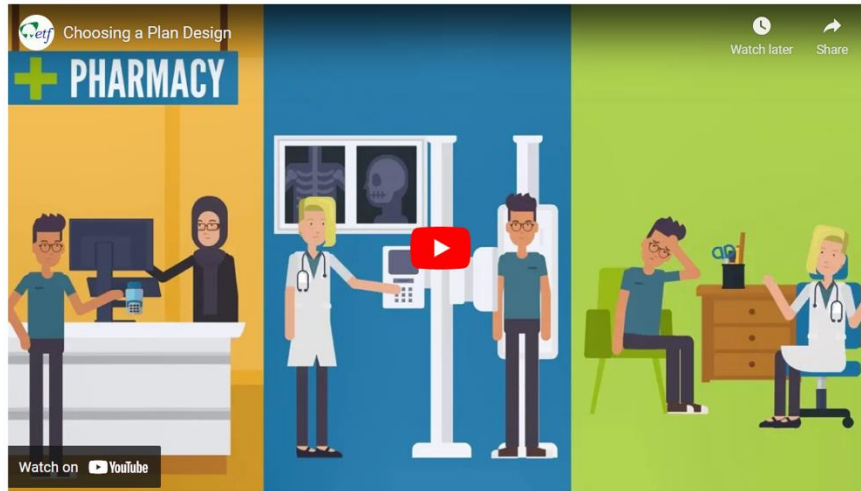
Review – Step 2

- ~~1. Check your current benefits enrollments. Go to Workday > Personal > Benefits & Pay > Benefit Elections~~
2. Use the Wisconsin Department of Employee Trust Funds (ETF)'s and UW—Madison's resources: etf.wi.gov and benefits.wisc.edu/2027
3. Be prepared to provide any spouse and dependent information. Documentation will be required.





Review – Resources from ETF



Choosing a Plan Design

etf.wi.gov/video/choosing-plan-design

- Video walk-through
- Case study examples

Steps to Choosing Your Benefits

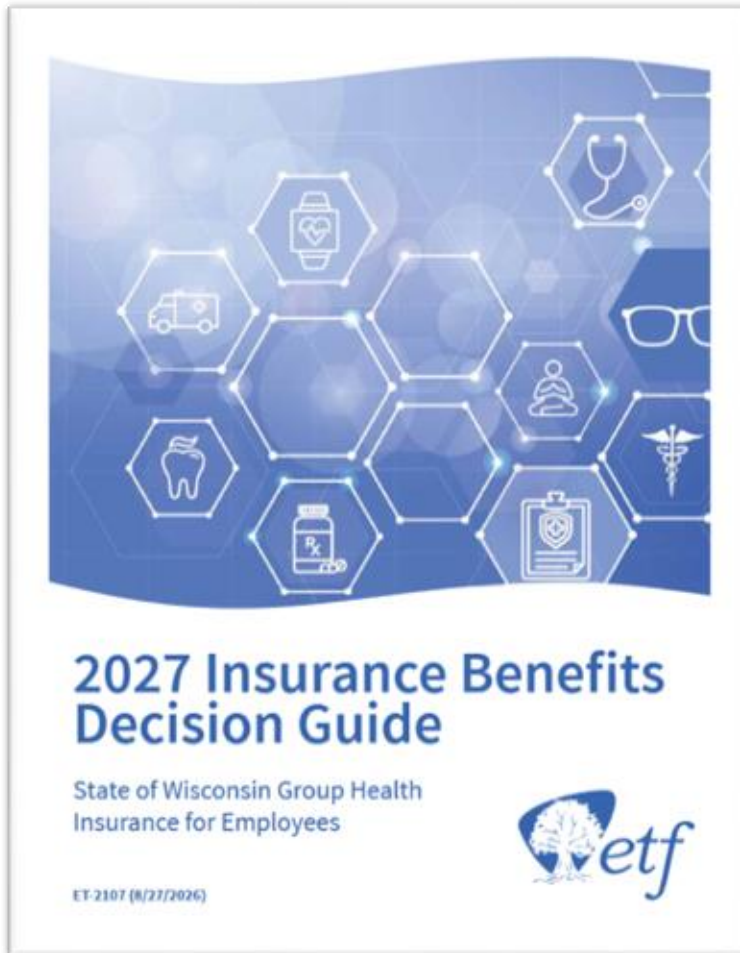
etf.wi.gov/its-your-choice/2027/state-employee-and-retiree-health-plan-supplemental-benefits/how-choose-enroll-your-benefits/steps-choosing-your-benefits

- Factors to consider





Review – ETF's Decision Guide 2027



Department of Employee Trust Funds is moving to online documents. Please email OHR Benefits if you need a hard copy due to accessibility needs:
benefits@ohr.wisc.edu

ETF's Decision Guide 2027
etf.wi.gov/publications/27et-2107





Health Insurance – Special terms used in the health slides:

Acronym	Stands for	Description
SGH	State Group Health insurance	The health insurance offered to employees of the State/UW-Madison
HDHP	High-Deductible Health Plan	The SGH offers the HDHP and Access HDHP deductible options.
Non-HDHP	Not the High-Deductible Health Plan	Any health plan that is not a qualified HDHP (such as the Choice Health Plan and the Access Plan).
HSA	Health Savings Account	A bank account you must open if you enroll in the HDHP.





Benefits 2027

What's changing

- Increases to monthly premium costs of
 - Health
 - Dental (Uniform Dental Benefits, Preventive, & Select Plus plans)





Benefits 2027

What's changing

- Increases to State Group Health costs
 - Deductibles
 - Health Savings Account (HSA) contributions
 - High Deductible Health Plan (HDHP) Out of Pocket Limit (OOPL)
 - Pharmacy copays, coinsurance, and OOPLS
 - Emergency Room co-pay
- New coverage for Anti-Obesity Medications (commonly known as GLP-1s)
- WRS contribution increase





Benefits 2027

What's **not** changing

- You will enroll through *Employee Trust Funds' (ETF's) My Benefits*
- Most health plan network names
- Plan design (coverage) for:
 - Accident
 - Dental
 - Vision
- Monthly premium costs for:
 - Accident
 - Vision





Health 2027 – Is any coverage changing?

- New coverage for anti-obesity medications (GLP-1s)
- Increased coverage for compression garments used to treat lymphedema
- 50 total visits allowed each year for physical, occupational, and speech therapy combined (previous limits were separate)
- Expanded health coverage for degenerative eye diseases, sleep apnea, & other chronic conditions

Read more about what is covered (and what is not covered) in the plan certificates:

- etf.wi.gov/resource/2027-uniform-benefits-certificate-coverage
- etf.wi.gov/resource/2027-uniform-pharmacy-benefits-certificate-coverage



ETF. GIB Approves Open Enrollment Dates 2027. etf.wi.gov/news/gib-approves-open-enrollment-dates-2027-examines-plan-design-changes . Viewed 06/24/2026



Health 2027 – Is any coverage changing?

- Service Areas
 - **HealthPartners Northeast:** will no longer cover most services in Florence, Fond Du Lac, or Green Lake Counties
 - **HealthPartners Southeast:** will no longer cover most services in Kenosha or Racine Counties
 - **HealthPartners West:** will no longer cover most services in Ashland or Bayfield Counties
- State Maintenance Plan (SMP)
 - No longer offered for 2027





Health 2027 – What plan names are changing?

- Network name changes:

Name in 2026	New Name in 2027
Robin with HealthPartners	HealthPartners Northeast
IYC Health Plan	Choice Health Plan

- No employee action required.





Health 2027 premiums

	Choice Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Active Employees				
Individual With / Without Uniform Dental	\$140 / 135	\$52 / 47	\$373 / 368	\$285 / 280
Family With / Without Uniform Dental	\$346 / 335	\$128 / 117	\$925 / 914	\$707 / 696
Grad Assistants				
Individual With / Without Uniform Dental	\$72.50 / 67.50	Not available	\$189 / 184	Not available
Family With / Without Uniform Dental	\$178.50 / 167.50	Not available	\$468 / 457	Not available



WRS employees whose FTE is less than 50% (appointed fewer than 1,040 hours/year) pay 50% of the total monthly premiums; visit etf.wi.gov for full premiums. "Open Enrollment 2027." ET-2107. Accessed 06/17/2026.



Health & Access Plans 2027 - Deductible & OOPPL

Increase to annual deductibles and Out of Pocket Limits:

Deductible	2027	2026	Change
Individual	\$400	\$250	\$150 increase
Family	\$800	\$500	\$300 increase

OOPPL	2027	2026	Change
Individual	\$1,400	\$1,250	\$150 increase
Family	\$2,800	\$2,500	\$300 increase





HDHP & Access HDHP – Deductible & OOPL

Annual deductibles and Out of Pocket Limits increased:

Deductible	2027	2026	Change
Individual HDHP	\$2,000	\$1,700	\$300 increase
Family HDHP	\$4,000	\$3,400	\$600 increase

OOPL	2027	2026	Change
Individual HDHP	\$3,500	\$2,500	\$1,000 increase
Family HDHP	\$7,000	\$5,000	\$2,000 increase





2027 Health Savings Account (HSA) requirement

If you are enrolled in the HDHP, your HSA must be re-elected every year, even if you elect to contribute \$0.00 of your own money.

- **If currently enrolled** in the 2026 High Deductible Health Plan (HDHP)
 - You must act to re-elect the HSA or you will be removed from the HDHP and placed in the Choice Health Plan with the same network (health insurance company)
 - You will be responsible for the Choice Health Plan's larger monthly premium
- **New Enrollees 2027**
 - You must elect the HSA to complete your enrollment into the HDHP
 - The HSA is administered by TASC, and you must watch for emails from them regarding opening the HSA bank account and provide information they request.





HDHP and Access HDHP 2027 – Employer contributions will increase

Employer Contribution	2027	2026
Individual HDHP	\$876	\$852
Family HDHP	\$1,752	\$1,704

Paid to you in installments over the year’s payrolls.
Prorated if HDHP starts after Jan 1 or ends before Dec 2027

If you work less than 50% FTE, employer contribution is half the amount listed.
Prorated if HDHP starts after Jan 1 or ends before Dec 2027





HDHP and Access HDHP 2027 – Total allowed HSA contributions will increase

Contribution Limits	2027	2026
Individual HDHP	\$4,500	\$4,400
Family HDHP	\$9,000	\$8,750

These are the total annual limits; your employer will contribute their installments throughout the year.

You may start, change, or stop your own HSA contributions throughout the year



2027 Flexible Spending Accounts (FSAs) – maximums

New, higher



Medical FSA

- \$3,400 Annual Maximum
- Carryover – 2027 to 2028 limit \$680

Limited Purpose FSA

- \$3,400 Annual Maximum
- Carryover – 2027 to 2028 limit \$680

Dependent Day Care FSA

- \$7,500 (\$3,750 if married but filing separately)
- No carryover allowed





2027 Commuter Accounts – New, higher maximums

Parking

- To be used when carrying a Flex Pass or parking off campus only
- Minimum Annually - \$50
- Maximum **per month** - \$340
- Carryover – need minimum of \$50 or re-enrollment for 2027
- Can enroll in program any time of the year

Transit

- To be used for public transportation services
- Do not enroll if you purchased an annual bus pass from UW Transportation
- Maximum **per month** - \$340
- Carryover – need minimum of \$50 or re-enrollment for 2027
- Can enroll in program any time of the year





2027 Dental Insurance Costs – Increase to Preventive and Select Plus premiums

	Preventive 2027	Preventive 2026	Select Plus 2027	Select Plus 2026
Individual	\$38.48	\$37.18	\$23.08	\$22.24
Individual & Spouse	\$96.24	\$92.98	\$46.16	\$44.52
Individual & Child(ren)	\$96.24	\$92.98	\$42.90	\$41.32
Family	\$96.24	\$92.98	\$70.78	\$68.18

- In addition, the 2027 **Individual-only Uniform Dental** (if enrolled in Health) will increase \$1 per month.
- No increase to the Select Plan premiums.
- Preventive Dental coverage is only available to those not enrolled in State Group Health.
- Select Plus coverage is for major dental and orthodontics.





Wisconsin Retirement System (WRS)

Your employee WRS contribution will be 0.05% higher in 2027

Effective January 1 st , 2027	
General / Teacher / Executive Category	
Employee Contribution	7.25%
Employer Contribution	7.25%
Total	14.5%
Protective Category at UW	
Employee Contribution	7.25%
Employer Contribution	14.35%
Total	21.6%

Your first paycheck in January will take the new contribution:

01/07/2027



ETF. "2027 WRS Contribution Rates Approved by ETF Board." June 25, 2026.
etf.wi.gov/news/2027-wrs-contribution-rates-approved-etf-board Viewed 06/29/2026.



Income Continuation Insurance (ICI) – April 2027

- A **15% decrease** in ICI premium rates for plan year 2027.
- Your own premium changes will vary -
 - Your decrease may be greater if you are University Staff & you move to a higher premium category based on sick leave totals.*
 - You may have an increase to your premiums if your monthly income is higher (i.e., if paid higher WRS income in calendar year 2026 compared to previous years) or if University Staff moving to a lower premium category.

*Requests for a change to leave type previously used (e.g., swapping sick leave with vacation) must be received by:

- the end of the second pay period following your absence, or the end of the fiscal year in which the absence occurred, **whichever comes first**.





Review – Step 3

- ~~1. Check your current benefits enrollments. Go to Workday > Personal > Benefits & Pay > Benefit Elections~~
- ~~2. Use the Wisconsin Department of Employee Trust Funds (ETF)'s and UW—Madison's resources: etf.wi.gov and benefits.wisc.edu/2027~~
3. Be prepared to provide any spouse and dependent information. Documentation will be required.



Spouse & Dependent Information



Enrolling in Family coverage?

You will need to provide the following if enrolling in new Family coverage (for any benefit plans):

- Full Legal Name
- Sex
- Relationship
- Date of Birth
- Social Security Number





Documentation Requirement

Birth & Marriage Certificate

If an employee is submitting a request to enroll in new Family coverage, you should obtain a copy for all Spouse/Dep documentation to upload with the application:

For Spouse: **Marriage Certificate**

For Dependent: **Birth Certificate / Adoption Papers**

*NOTE:

We do not need a Birth Certificate for the employee or spouse.



Decide

- What benefits do you want active January 1, 2027?
- What changes will you make to your plans?





Plan	You can:	Add or Remove Family?	Cancel Coverage?
Health Opt-Out Stipend	Apply or re-apply for 2027 (you must apply or re-apply every year during OE)	N/A – If you apply, do not include any family details	N/A – 2026 stipend ends in December
State Group Health - Choice Health Plan - Access Plan - With or without preventative Uniform Dental	- Enroll - Change plan design - Add or remove preventative dental - Change plan provider network - Change deductible (low to high, or high to low)	Yes	Yes
Health Savings Account (HSA) If HDHP or Access HDHP	Enroll or re-enroll (you must enroll or re-enroll in HSA if you choose a high deductible health plan for 2027)	N/A	N/A – 2026 contribution to HSA ends in December
Uniform Dental (preventative attached to Health)	Enroll	Yes (must be same as on your Health plan)	Yes





Plan	You can:	Add or Remove Family?	Cancel Coverage?
Preventative Dental (if not enrolled in Health)	• Enroll	Yes	Yes
Supplemental Dental (Select or Select Plus)	• Enroll • Change plan design	Yes	Yes
Vision	• Enroll	Yes	Yes
Accident Insurance	• Enroll	Yes	Yes
Flexible Spending Accounts (FSAs) • Health FSA • Dependent FSA • Limited Purpose FSA	• Enroll or re-enroll (you must enroll or re-enroll if you want to make pretax contributions in 2027)	N/A	N/A – Current FSA contributions end in December





Plan	You can:	Add Family?	Cancel Coverage?
Individual & Family Life	• Increase coverage if already enrolled	No	Yes - any time of year
Accidental Death & Dismemberment (AD&D)	• Enroll any time • Change your coverage any time	Yes - any time of year	Yes - any time of year
Other insurance:			
• State Group Life • Individual & Family Life • ICI Disability	• Apply any time of year using Evidence of Insurability (EOI) • Submit your completed EOI form (with your medical information) directly to the address on the form • You can be denied.		



My Insurance Benefits

- How do I save my benefits 2027 decisions?
- How do I confirm that my elections or changes?





Take action during open enrollment!

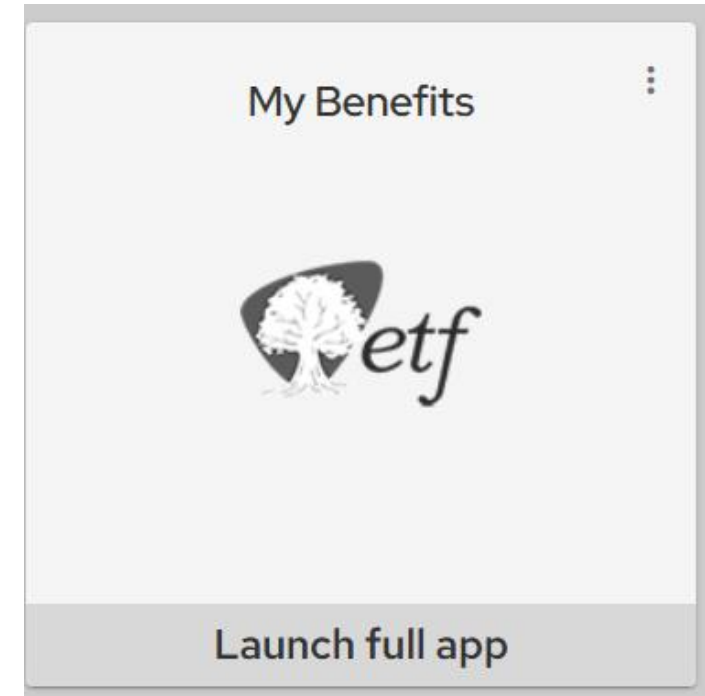
You should visit your **My Benefits** account this fall and review your choices for 2027.





Logging into My Benefits

- The My Benefits tile in MyUW will link directly to the Employee Trust Funds (ETF) My Insurance Benefits system.
- Website link: apps.etf.wi.gov/MemberPortalWeb
- This link is also located in the Pay and Benefits Hub in Workday, under Suggested Links.





Logging into My Benefits - Need Help?

https://det.wi.gov/Pages/MyWisconsin_ID.aspx

- **Division of Enterprise Technology (DET)
Help Desk on call 24 /7**

- **Reset Password**
- **Forgot Password**
- **Want to change email used for MyWI ID**

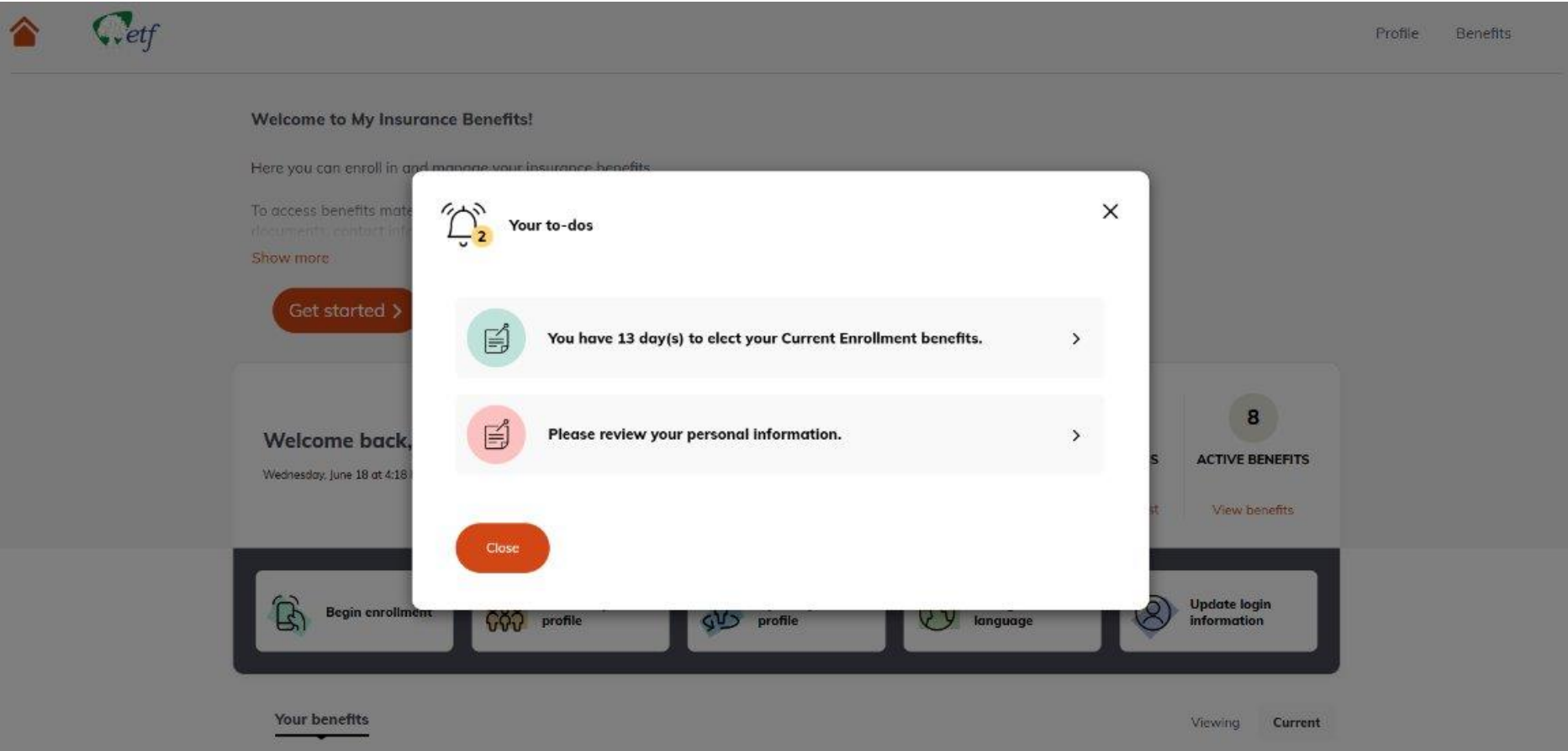
Contact Information

☎ MyWisconsin ID Service Desk:
608-471-6667

Available 24 hours a day, 7 days a week

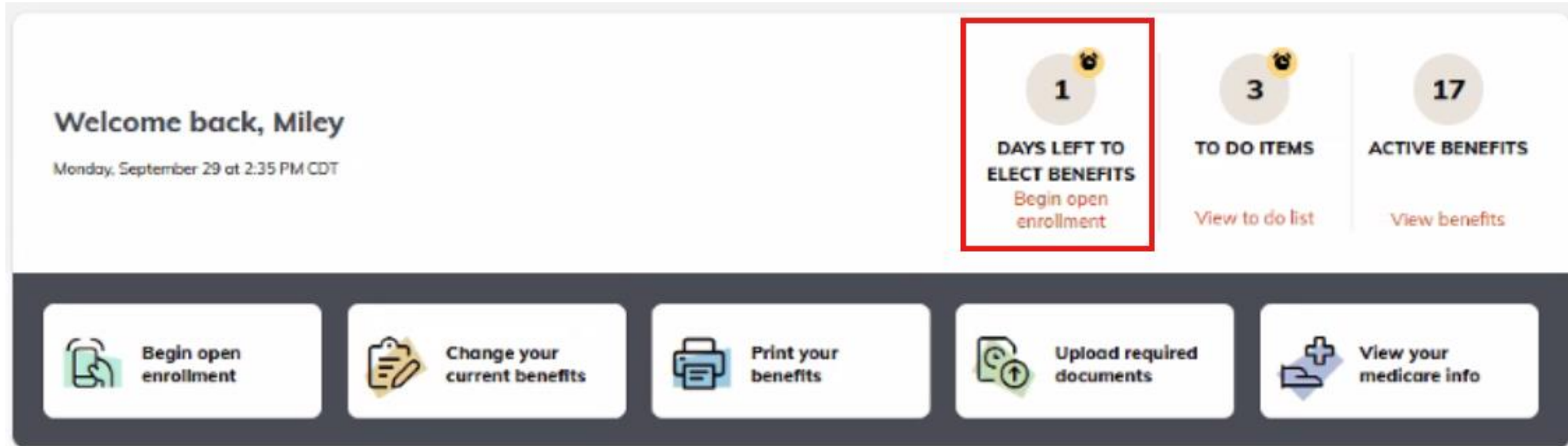
MBS, Campus HR, & UWSS do **not** have the ability to help with locked out accounts, forgotten passwords, or requests to change the log-in email. 

Reminder to take action





Days Left to Elect Benefits



You will see a reminder of **days left to elect benefits**

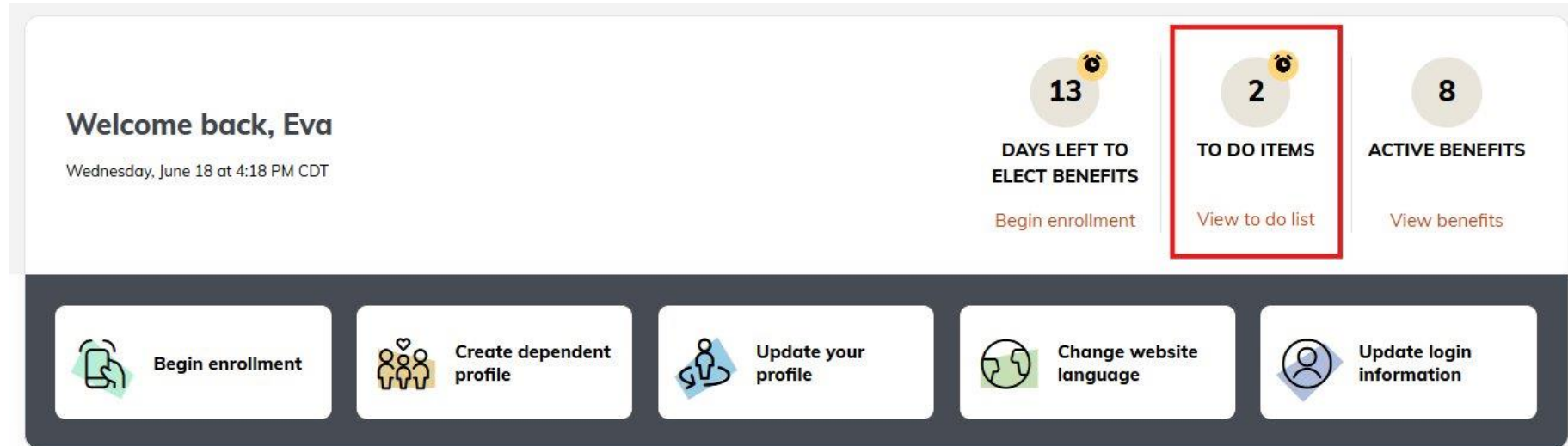
You may access, review and/or change your elections at any time throughout the Open Enrollment period.

You should complete elections or changes **by 4:30 p.m. on Friday, October 30.**





To Do Items



You may have **To Do Items** that should be reviewed and action taken

This may include uploading documentation:

- Dependent Verification (Birth & Marriage Certificates, Adoption paperwork)



Review Benefits



Welcome back,
Wednesday, July 9 at 3:43 PM CDT

14
DAYS LEFT TO
ELECT BENEFITS
[View your benefits](#)

14
ACTIVE BENEFITS
[View benefits](#)

View your benefits

Print your benefits

Upload required documents

View your medicare info

Create dependent profile

You can **print your benefits** and review your **Employee Benefits Summary Report** (PDF).

NOTE: If Open Enrollment changes have been made, this report will include both current and future elections.



Employee Benefit Summary Report



Employee Benefit Summary Report

SWI University of Wisconsin System

Date of Hire: 10/01/2020
Gender: Female
Race (formal response): I choose not to answer
Ethnicity (formal response): I choose not to answer

Open Enrollment Elections

Semi-Monthly Employee Costs: \$444.08

Relationship: Subscriber Date of Birth:	
✓ Access Plan 2026 (Pending) Family	Effective: 01/01/2026 Semi-Monthly Cost \$381.00
✓ Navitus Pharmacy 2026 (Pending) Family	Effective: 01/01/2026 Semi-Monthly Cost \$28.26
✓ Wellness Program 2026 (Pending) Individual + Spouse	Effective: 10/01/2020 Semi-Monthly Cost \$0.69 as of 01/01/2026
✓ Administrative Fee 2026 (Pending) Employee Only	Effective: 10/01/2020 Semi-Monthly Cost \$1.05 as of 01/01/2026
✓ Uniform Dental 2026 (Pending) Family	Effective: 10/01/2020 Semi-Monthly Cost \$5.50 as of 01/01/2026
✓ Delta Dental PPO Plus Premier Select Plus Plan 2026 (Pending) Individual	Effective: 01/01/2025 Semi-Monthly Cost \$11.12 as of

- Report will include both the Open Enrollment and Current elections until 12/31/2026.
- After January 1, the Summary will appear as Current Elections only.

Current Elections

Semi-Monthly Employee Costs: \$310.57*

Relationship: Subscriber Date of Birth:	
✓ Quartz UW-Health: HDHP 2025 (Pending) Family	Effective: 10/01/2020 Semi-Monthly Cost \$29.70 as of 01/01/2025
✓ Navitus Pharmacy 2025 (Pending) Family	Effective: 10/01/2020 Semi-Monthly Cost \$20.60 as of 01/01/2025
✓ Wellness Program 2025 (Pending) Individual + Spouse	Effective: 10/01/2020 Semi-Monthly Cost \$0.71 as of 01/01/2025
✓ Administrative Fee 2025 (Pending) Employee Only	Effective: 10/01/2020 Semi-Monthly Cost \$0.99 as of 01/01/2025
✓ Uniform Dental 2025 (Pending) Family	Effective: 10/01/2020 Semi-Monthly Cost \$5.00 as of 01/01/2025





Email confirmation from ETF

- After every change made during Open Enrollment, an email will be sent from ETF's Service Account
 - Sent to email used to log in to MyInsurance portal (personal email)
 - Check your junk / Spam folders

MyBenefitsNoReply@etf.wi.gov



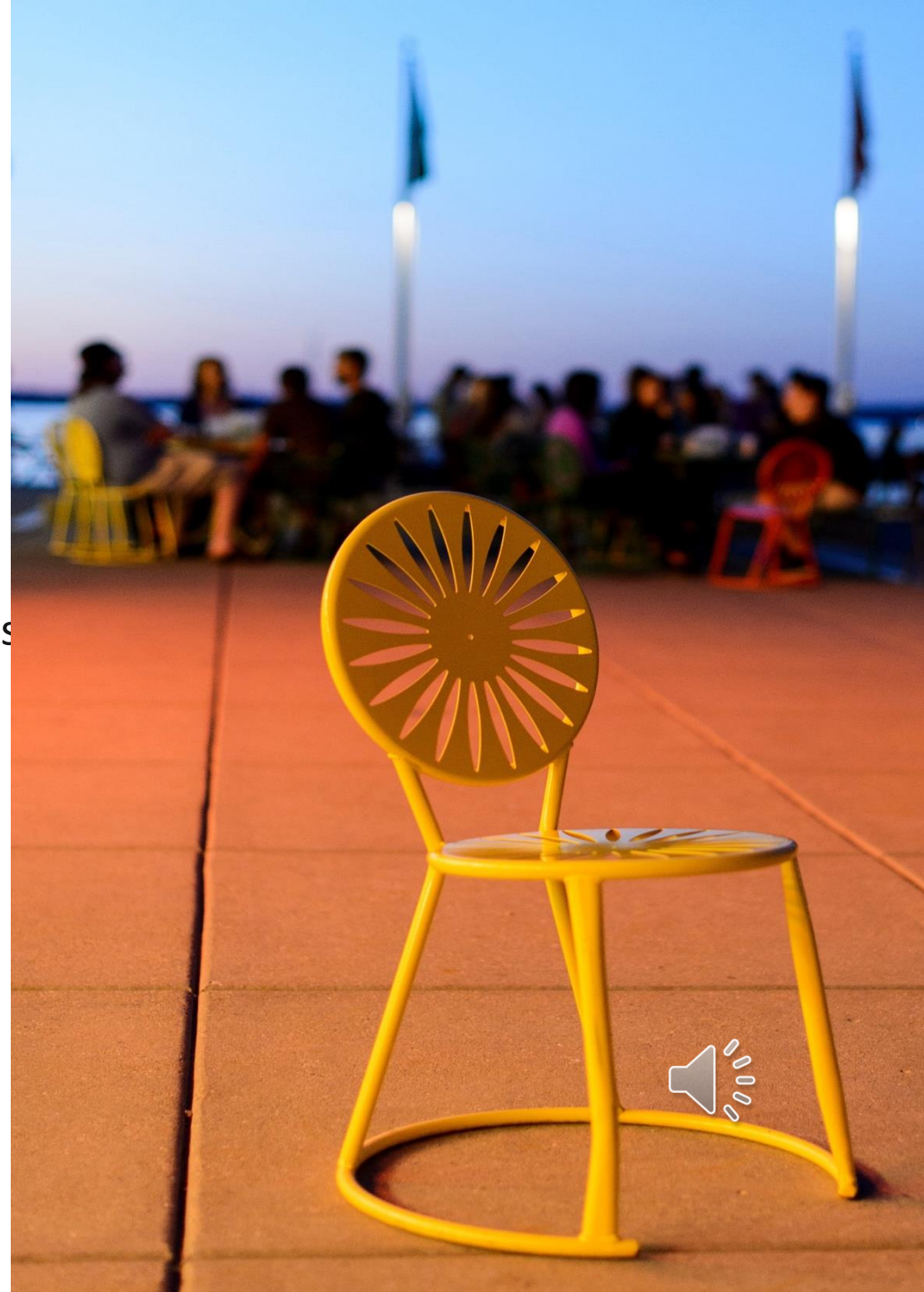
Thank you!

Email us if you have questions: benefits@ohr.wisc.edu

Add "OE Question" to the subject line of your email.

If you'd like to hear more general information about the benefit plans, their prices, and how the plans work, stay for more information about:

- Health insurance and HSAs
- Dental, Vision, Accident, and Life insurance plans
- Pretax spending accounts (FSA, Transportation)
- AD&D



A closer look: Health

- State Group Health insurance
- Uniform Dental





Health Insurance – What do you need to think about for 2027?

Check that your set-up is correct. Does My Benefits show:

- That you will be enrolled in the right plan?
- You as Waived for next year?

Do you want the Opt-Out Incentive?

- If so, you must elect it for 2027 and submit by deadline.

You can make changes to:

- Your health plan design
- Your chosen group of in-network providers
- Who in your family is covered
- Preventative Uniform Dental (add or remove)





Health Insurance – If you like the health coverage you have now:

Your 2026 Election: (you elected...)	Action Required (then you...)	What will happen on Jan 1, 2027, if you <u>do not</u> act during open enrollment:
HDHP (any network) or Access HDHP	You must re-elect the HSA for 2027.	You will be moved to the non- HDHP coverage.
Opt-Out Incentive	You must re-elect if you want Opt-Out in 2027.	You will not receive the incentive pay in 2027.
You know which doctors and clinics are in your chosen network	You should review your plan’s 2027 provider network list.	You may learn your providers are no longer in your chosen network, and it would be too late to change networks.





Health Insurance – See who is in-network in each plan

Review 2027 SGH networks and providers lists on ETF’s website:
etf.wi.gov/insurance/2027/health-plan-search/state

2027: Health Plan Search

Find health plans where you wish to receive care

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

- Any -

Plan Type

- Any -

Submit





Health Insurance – Choose your deductible

During open enrollment, you choose a health network and a deductible option:

Choose a network of providers

- One of the Health Plans (i.e., Dean, Quartz-UW Health)
OR
- Access Plan (nationwide)

AND

Choose a deductible style:

- Low deductible, co-pay plan
OR
- HDHP and HSA

- Or you may choose the Opt-Out Incentive
- Or you may waive health





Health Insurance – Choose Your Design

Watch ETF's video

etf.wi.gov/video/choosing-plan-design





Health Insurance – Choose Your Design

Regional, WI-Based Designs:



Choice Health Plan

You must enroll in HSA every year

High Deductible Health Plan (HDHP)

- Care from **in-network** providers **only**
- **No coverage** if out-of-network (except for **urgent** or **emergency** care)

Nationwide Designs:



Access Plan

You must enroll in HSA every year

Access HDHP

- Care from providers in-network **and** out-of-network
- **Less coverage** if out-of-network (you pay more if out-of-network, but still have some coverage)



Health Insurance – If you will need Outside of Wisconsin

Coverage



- If you plan to seek medical care outside Wisconsin in a surrounding state (e.g., Illinois, Iowa, Michigan, Minnesota), there may be a Choice Health Plan or HDHP network that will offer you in-network options.





Health Insurance 2027 - as monthly premiums

	Choice Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Active Employees				
Individual With / Without Uniform Dental	\$140 / 135	\$52 / 47	\$373 / 368	\$285 / 280
Family With / Without Uniform Dental	\$346 / 335	\$128 / 117	\$925 / 914	\$707 / 696
Grad Assistants				
Individual With / Without Uniform Dental	\$72.50 / 67.50	Not available	\$189 / 184	Not available
Family With / Without Uniform Dental	\$178.50 / 167.50	Not available	\$468 / 457	Not available



WRS employees whose FTE is less than 50% (appointed fewer than 1,040 hours/year) pay 50% of the total monthly premiums; visit etf.wi.gov for full premiums. "Open Enrollment 2027." ET-2107. Accessed 06/17/2026.



Health Insurance 2027 – as monthly premiums

	Choice Health Plan	High Deductible Health Plan (HDHP)
Active Employees		
Individual With / Without Uniform Dental	\$140 / 135	\$52 / 47
Family With / Without Uniform Dental	\$346 / 335	\$128 / 117
Grad Assistants		
Individual With / Without Uniform Dental	\$72.50 / 67.50	Not available
Family With / Without Uniform Dental	\$178.50 / 167.50	Not available

If you elect the IYC Health Plan or the HDHP, you must also **choose a network** of providers for the year. Only visit that group of doctors.

Dane County examples:

- **Dean**
- **GHC-SCW Dane Choice**
- **Quartz – UW Health**

Emergency care may be covered even if out-of-network.

WRS employees whose FTE is less than 50% (appointed fewer than 1,040 hours/year) pay 50% of the total monthly premiums; visit etf.wi.gov for full premiums. "Open Enrollment 2027." ET-2107. Accessed 06/17/2026.



Health Insurance 2027 - as monthly premiums

	Access Plan	Access HDHP
Active Employees		
Individual With / Without Uniform Dental	\$373 / \$368	\$285 / \$280
Family With / Without Uniform Dental	\$925 / \$914	\$707 / \$696
Grad Assistants		
Individual With / Without Uniform Dental	\$189 / \$184	Not available
Family With / Without Uniform Dental	\$468 / \$457	Not available

If you elect an Access plan, you may visit in-network providers with:

- **Dean** in southern Wisconsin and
- **FirstHealth** in Wisconsin and nationwide

Also:

- If you receive covered services **out-of-network**, you still have **some coverage** even if no emergency.



Health Insurance



	Choice Health Plan	Access Plan	HDHP	Access HDHP
Annual Medical Deductible Individual / Family Amount you pay for covered services before your health plan starts to pay.	\$400 / \$800 Office visit copays and prescription drugs do not count toward this deductible		\$2,000 / \$4,000* *Families: you must meet full family deductible before coinsurance can begin	
Medical Coinsurance You pay a percentage of the cost for your covered medical services (such as X-rays and lab work) and durable medical equipment (such as slings and crutches)	100% until deductible met After deductible: you pay 10% of service costs, 20% of durable equipment costs		100% until deductible met After deductible: you pay 10% of service costs, 20% of durable equipment costs	
Annual Medical Out-of-Pocket Limit (OOPL) Individual / Family The most you will pay in a year for covered medical services	\$1,400 / \$2,800 Office visit copays do count toward your OOPL		\$3,500 / \$7,000* *Families: you must meet full family OOPL before your plan will pay 100%	

Health Insurance



	Choice Health Plan	Access Plan	HDHP	Access HDHP
Preventive Services Routine health care (such as annual check-ups to prevent illness and disease). See healthcare.gov/coverage/preventive-care-benefits	You pay \$0 Plan pays 100%		You pay \$0 Plan pays 100%	
Primary Care Office Visit	You pay \$15 copay Does not count toward deductible		You pay 100% until deductible is met After deductible: \$15 copay	
Specialty Provider Office Visit	You pay \$25 copay Does not count toward deductible		You pay 100% until deductible met After deductible: \$25 copay	



Health Insurance



	Choice Health Plan	Access Plan	HDHP	Access HDHP
Urgent Care	You pay \$25 copay Does not count toward deductible		You pay 100% until deductible met After deductible: \$25 copay	
Emergency Room (ER) Your copay charge is waived if you are admitted to hospital inpatient care directly from ER or for observation for 24 hours or longer	You pay \$125 copay You also pay your deductible and coinsurance for services or equipment you receive		You pay 100% until deductible met After deductible: you pay a \$125 copay and you also pay coinsurance for services and equipment	



Prescription Drugs



	Health Plan	Access Plan	HDHP	Access HDHP
Prescription Deductible (Individual / Family)	None		Combined medical & pharmacy: \$2,000 / \$4,000 You pay 100% of most pharmacy costs until your deductible is met	
Preventive (as federally required)	\$0 – plan pays 100%		\$0 – plan pays 100%	
Level 1	\$10 (or less)		After deductible: \$10 (or less)	
Level 2	25% (\$60 max)		After deductible: 25% (\$60 max)	
Level 3	45% minimum (\$175 max)		After deductible: 45% minimum (\$175 max)	
Level 4	\$60 copay		After deductible: \$60 copay	
Anti-Obesity Medications (AOMs)	\$200		After deductible: \$200 copay	
Prescription Out-of-Pocket Limit (OOPL)	\$1,325 / \$2,650		Combined medical & pharmacy: \$3,500 / \$7,000	



HDHP



Access HDHP



Who can enroll in the HDHP?

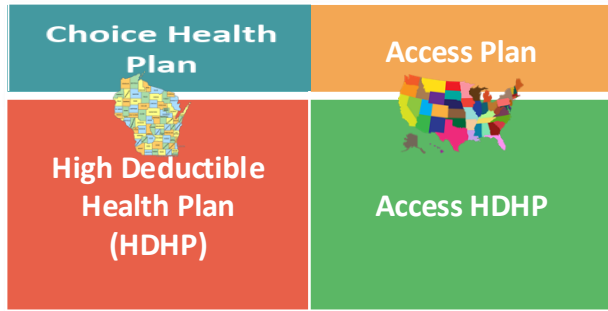
Employee type	Eligible to enroll in the HDHP?
WRS participant and - Not claimed as a dependent on someone else's taxes - Not covered by other non-HDHP coverage or Health FSA - Is approved for and opens a Health Savings Account (HSA) with TASC	
WRS participant but - Someone (such as a parent) does claim them as a tax dependent, or - They do have other non-high-deductible health coverage on Jan 1, 2027 (such as Medicare or a parent's or spouse's non-HDHP health insurance or Health FSA) - They cannot provide the documentation needed to open the HSA	
J-1 (exchange visitor) Visa Holder - even if a WRS participant	
Eligible for the short term "grad" employee benefits program (TA, RA, fellow, postdoc, short-term academic staff)	



Health Insurance

with optional preventive Uniform Dental

- You will pay an extra \$5 (if Single) or \$11 (if Family) each month if you choose to enroll in both health and Uniform Dental



See page 12 of ETF's
[2027 Decision Guide](#)

	Preventative Uniform Dental
In-Network providers (No out-of-network coverage)	Delta Dental PPO & Premier providers
Annual deductible	None
Annual benefit max	\$1,000 / person
Waiting period	None
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%
Fillings	100%
Anesthesia (general and IV sedation)	80%
Emergency pain relief	80%
Periodontal maintenance	100%
Crowns, bridges, dentures, implants	No coverage
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	No coverage
Non-surgical extractions (above gumline)	90%
Orthodontics coverage	50% (Under age 19)
Orthodontics lifetime maximum	\$1,500





Medical Opt-Out Incentive

If you are a WRS participant and eligible* for the Opt-Out, you:

- can elect to opt-out of the 2027 State Group Health plan.
- can receive a \$2,000 Opt-Out incentive.
- must **re-elect** the Medical Opt-Out Incentive **every year** (during OE) to continue the incentive.

A 2026 incentive does **not** automatically carry-over into 2027.

*Review Medical Opt-Out Incentive eligibility criteria at:

etf.wi.gov/state-employee-and-retiree-health-plan-supplemental-benefits/how-choose-enroll-your-benefits/enroll-or-make-changes/opt-out-health-insurance



A closer look:

Dental

Vision

Accident

AD&D

I&F

- Which plans do you have now?
- Do you want to make changes to your elections for 2027?





Dental Insurance

Plan Administrator



1-844-337-8383
deltadentalwi.com/state-of-wi

All plans are offered through Delta Dental.
Visit their website and create an account to find in-network providers, print ID cards, view your claims, and more!

See pages 11-12 of ETF's
[2027 Decision Guide](#)





Delta Dental – Monthly Premiums

	Uniform Dental	Preventative Plan	Select Plan	Select Plus Plan
Individual	\$5	\$38.48	\$9.08	\$23.08
Individual + Spouse	\$11	\$96.24	\$18.16	\$46.16
Individual + Child(ren)	\$11	\$96.24	\$12.24	\$42.90
Family	\$11	\$96.24	\$21.76	\$70.78

If elected, the Uniform Dental premium is added to your health insurance premium 



Delta Dental – Monthly Premiums

	Uniform Dental	Preventative Plan	Select Plan	Select Plus Plan
Individual	\$5	\$38.48	\$9.08	\$23.08
Individual + Spouse	\$11	\$96.24	\$18.16	\$46.16
Individual + Child(ren)	\$11	\$96.24	\$12.24	\$42.90
Family	\$11	\$96.24	\$21.76	\$70.78

The Preventative, Select, and Select Plus are separate plans and deductions.



Delta Dental Plan Details



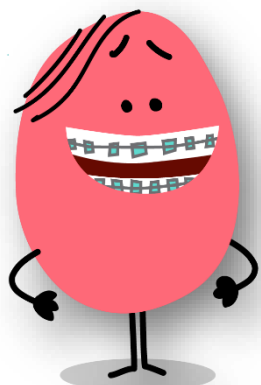
	Uniform Dental & Preventative Plan	Select Plan	Select Plus Plan
In-Network Providers (No out-of-network coverage)	Delta Dental PPO and Premier providers	Delta Dental PPO	Delta Dental PPO and Premier providers
Annual Deductible	None	\$100 / person	\$25 / person
Annual Maximum	\$1,000 / person	\$1,000 / person	\$2,500 / person
Waiting period	None	None	None
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%	<i>No coverage</i>	<i>No coverage</i>
Emergency pain relief	80%	<i>No coverage</i>	<i>No coverage</i>
Periodontal Maintenance	100%	<i>No coverage</i>	<i>No coverage</i>
Crowns, bridges, dentures, implants	<i>No coverage</i>	50%	60%
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	<i>No coverage</i>	50%	80%



Some plans include orthodontics:



	Uniform Dental & Preventative Plan	Select Plan	Select Plus Plan
Orthodontics Coverage	50% (Under age 19)	No coverage	50% (Any age)
Orthodontics lifetime maximum	\$1,500	No coverage	\$1,500



Plan Administrator



1-844-337-8383

deltadentalwi.com/state-of-wi

All plans are offered through Delta Dental





Dental Insurance – Visit only in-network providers

deltadentalwi.com/s/find-a-provider

[Online Tools](#)▼ [Benefits](#)▼ [Your Health](#)▼ [Our Company](#)▼ [Find Your Delta Dental](#)

[Home](#) > [Online Tools](#)

Find a Dental Provider

Search for a network dentist by name, specialty, or location.

* Location

ZIP Code or Address

Specialty

All Specialties ▼

Last Name

Provider Last Name

Network ?

Delta Dental PPO ▼

Within

5 miles ▼

Language

English ▼

FIND PROVIDERS





Vision Insurance with MetLife



See pages 13-14 of ETF's
[2027 Decision Guide](#)



MetLife’s Vision Insurance Costs – no change to the monthly premiums



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



MetLife Vision Details	In-Network Providers	Out-of-Network Providers
Yearly routine exam copay	\$15 / person (covered up to twice a year for children)	Up to \$45 / person
Retinal imaging copay	Up to \$39 / person	Applied to exam allowance
Frames	\$0 copay \$150 allowance 20% off any cost over \$150	Up to \$70 allowance
Lenses benefit frequency calendar year	12 months	12 months
Frames benefit frequency calendar year	24 months for adults 12 months for children	24 months 12 months for children
Single vision eyeglasses copay	\$25	Up to \$30 / person
Bifocal vision eyeglasses copay	\$25	Up to \$30 / person
Progressive lenses	Standard: covered in full Premium: up to \$70 copay Ultra: up to \$80 copay Ultimate: up to \$175 copay	Up to \$50 / person 

MetLife Vision Details – Contact Lenses

	In-Network Providers	Out-of-Network Providers
Conventional contacts	\$0 copay \$150 allowance 20% off cost over \$150	Up to \$105 / person
Disposable contacts	\$0 copay \$150 allowance 10% off cost over \$150	Up to \$105 / person
Contact lens fitting/follow-up visit	Standard: \$30 copay Specialist: \$50 allowance after \$30 copay	Applied to contact lens allowance



MetLife Benefit Details – additional features

	Benefits Details	
Diabetic eyecare enhancement	Provides additional services diagnosed with type 1 or 2 diabetes who have specific ophthalmological conditions	
Additional lens enhancement	Average 20-25% savings on all other lens enhancements	
Additional discounts on glasses and sunglasses	20% savings on prescription glasses and non-prescription sunglasses	
LASIK services	Traditional: 20 – 35% off national average price Custom and Bladeless: save with fixed pricing	
Hearing exam	Free! Schedule at superiorvision.yourhearing.com 1-888-494-1272	or call
Other hearing benefits (trial period, follow-up care, warranty, batteries)	Exclusive discounts	



2027 Vision with MetLife

Network providers include Costco, Warby Parker, and Davis Duehr Dean

- Check to see if your provider will be in-network for 2027:
metlife.pathfactory.com/state-of-wisconsin

No ID cards. Tell your provider to contact MetLife to confirm coverage.





Accident Insurance



See page 15 of ETF's
[2027 Decision Guide](#)





Accident Insurance Cost – no change to monthly premiums

Coverage	Premium cost 2027
Employee only	\$3.92
Employee and Spouse	\$5.58
Employee and Child(ren)	\$7.52
Employee and Family	\$10.98
*If you have a spouse or parent who is also a State, UW, or UW Hospital & Clinics employee, you can cover yourself as an employee or be covered as their dependent, not both.	





Accident Insurance Coverage

If you have a covered accident and make a timely claim, the plan pays you cash.

Coverage for accidents includes:

- Concussions
- Dislocations
- Lacerations
- Fractures
- X-rays
- Emergency care
- Hospitalization
- Surgeries
- Follow-up care
- Support care
- Accidental death & dismemberment (up to \$100,000)





Accident Insurance - Policy 76038

You file claims with Securian directly.

You **must submit claims by deadline**, which may be within 30 days of the accident.

- See plan certificate:
wisconsin.edu/ohrwd/benefits/download/accidentcert.pdf
- Report a new claim at securian.com/benefits

Premiums and plan details: hr.wisc.edu/benefits/accident-insurance





Accidental Death & Dismemberment (AD&D)



ZURICH

[UW-Madison Resource:](#)

[AD&D](#)





Accidental Death & Dismemberment (AD&D)

You can enroll in, increase, decrease, or cancel AD&D any time of the year.

AD&D Coverage Amount	
Employee	\$25,000-\$500,000
Spouse/Domestic Partner	50-60% of Employee Coverage*
Child(ren)	15-20% of Employee Coverage*
*Varies depending on coverage level; employee + spouse/DP, employee + children, family. Maximum spouse/DP benefit \$300,000, maximum child(ren) benefit \$50,000	



Premiums and plan details: hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance





AD&D - Policy GTU 8364005

You file claims with Zurich directly.

You **must submit claims by deadline**, which may be within 90 days of the accident.

- See plan certificate:
wisconsin.edu/ohrwd/benefits/download/life/add/cert.pdf
- Request a claim form at 1-866-841-4771

Premiums and plan details: hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance



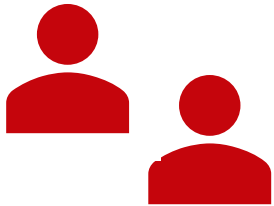
Individual & Family (I&F) life insurance – enrolled? You can:

Already



You (the employee)

- Increase by \$5,000, \$10,000, \$15,000 or \$20,000,
- Maximum coverage allowed is \$300,000



Your spouse or eligible domestic partner ([form UWS50](#))

- Increase by \$5,000 or \$10,000
- Maximum coverage allowed is \$150,000
or the amount of the employee coverage, whichever is less



Your child(ren) (until [loss of eligible dependent status](#): date of marriage, or when no longer your financial dependent, or age 25, whichever happens first)

- Increase by \$2,500
- Maximum coverage allowed is \$25,000
or the amount of the employee coverage, whichever is less



Individual & Family (I&F) life insurance – Participants only

Current



You **may** decrease coverage in My Benefits at any time throughout the year.

See I&F plan summary:

wisconsin.edu/ohrwd/benefits/download/life/if/plansummary.pdf



A closer look:

Pretax Spending Accounts

- What kind of plans are these?
- Must enroll/re-enroll in these accounts if you want to add new money to them in 2027.
- Limited rollovers
 - From 2026 into 2027





Flexible Spending Accounts (FSAs)

To make pretax contributions in 2027, you must enroll or re-enroll in these accounts during this enrollment period.

Your 2026 election does **not** carry forward to 2027.

- Health Care Flexible Spending Account (**Health Care FSA**)
- Limited Purpose Flexible Spending Account (**LPFSA**)
 - Optional and only allowed if enrolled in the 2027 HDHP or Access HDHP
- Dependent Day Care Flexible Spending Account (**Dependent Care FSA**)





Flexible Spending Accounts (FSAs)

- Send money from your paychecks to your FSA.
- Use money in your FSA for certain medical, dental, or dependent daycare costs.
- Your FSA money does **not** count as taxable income.

For example (assuming a simplified 25% tax):

No FSA	With 2027 Health FSA		
\$200 earned <u>-\$50 (tax)</u> \$150 on your paycheck to spend on anything	\$200 earned <u>-\$0 tax withheld</u> \$0 on your paycheck	and sent to FSA	\$200 in FSA to spend on qualifying 2027 expenses

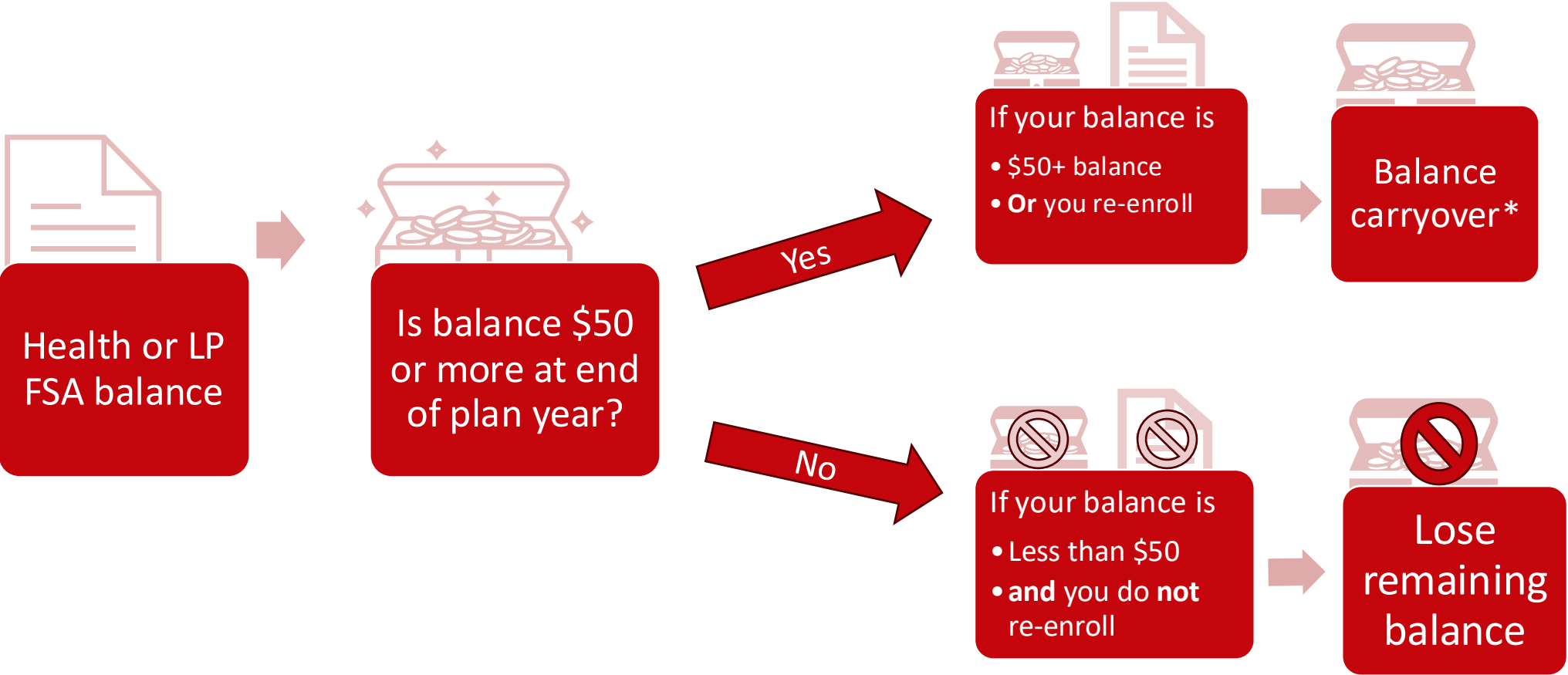


Flexible Spending Accounts (FSAs)

FSA Plan	Eligible Expenses	Eligible Dependents	Annual Minimum Requirement	Annual Contribution Maximum	Possible Carryover into 2028
Health	medical, prescription, dental and vision	you, your spouse, qualified dependent(s)	\$50	\$3,400	\$680 maximum
Limited Purpose	dental and vision (post-HDHP-deductible medical and prescription)	you, your spouse, qualified dependent(s)	\$50	\$3,400	\$680 maximum
Dependent Day Care	after school care, adult or child daycare	you, your spouse, qualified dependent(s)	n/a	\$7,500 (\$3,750 if married and filing separately)	n/a 



Health and LP FSAs – How the \$50 minimum carryover works



*Up to max allowed. Carryover isn't available until April or May of the following year; once available, you may submit claims for expenses incurred as early as Jan 1.



Flexible Spending Accounts (FSA)

Health and Limited Purpose

- **Prefunded** – your full 2027 election is available to spend as of January 1, 2027.
- Use FSA debit card
 - at pharmacy
 - at doctor’s office
 - to pay your bill online

Dependent [Day] Care

- **\$0** starting balance – money to spend only after your payroll contributions added.
- Pay for your dependent’s eligible daycare expenses, then request reimbursement





Flexible Spending Accounts (FSA) - Claims

Substantiate your claims:

- You **must** provide documents that prove it was an eligible expense when asked.

If you do not or cannot timely substantiate your claim, it will be denied.

- If you used your debit card to pay a claim later denied, you must **repay** the FSA directly.
- Or, if you don't, the amount will be deducted from your paycheck.
 - wisconsin.edu/ohrwd/benefits/fsaunsubstantiated





For more information on FSAs and HSAs:

- **IRS Publication 969 – For FSA and HSA eligible expenses**

irs.gov/pub/irs-pdf/p969.pdf

- **IRS Publication 503 – For Dependent Care eligible expenses**

irs.gov/pub/irs-pdf/p503.pdf





2027 Parking and Transit pretax accounts

- Enroll or make changes at any time through My Insurance Benefits
- Money is available as you deposit it.

Parking account – for eligible post-tax parking costs. Provides debit card.

- Do you pay for your UW Transportation base lot permit from your paychecks pretax? If so, you probably do **not** need this account.

Transit account – for eligible transit costs for your commute to work.

- Do you pay for your UW Madison Metro bus pass from your paychecks pretax? If so, you probably do **not** need to enroll in this account.



See page 16 of ETF's [2027 Decision Guide](#)

or wisconsin.edu/benefits-enrollment/#SpendingandSavingsAccounts or tasconline.com/clients/etftasc



2027 Parking and Transit pretax accounts

- Annual minimum contribution: \$50
- Monthly maximum contribution: \$340
- Carryover is unlimited from year to year while employed, however:
 - Balances less than \$50 on March 31, 2027:
 - Will carryover only if you enroll for 2027
 - Will be forfeited if you do not enroll for 2027
 - Balances equal to or greater than \$50 on March 31, 2027 will carryover.

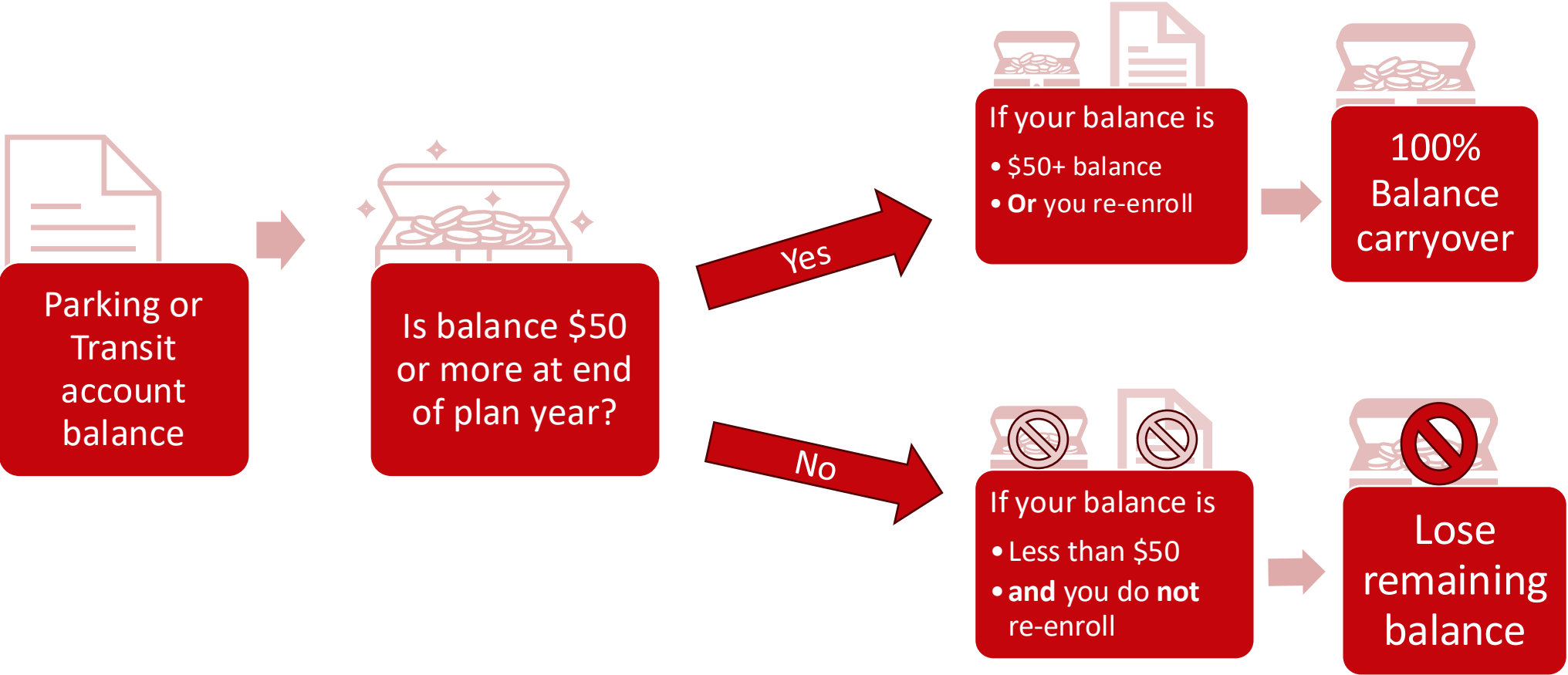


See page 16 of ETF's [2027 Decision Guide](#)
or wisconsin.edu/benefits-enrollment/#SpendingandSavingsAccounts or tasconline.com/clients/etftasc





Parking and Transit accounts – How the \$50 minimum carryover works





State Group Life & Income Continuation Insurance

- Cannot enroll through Open Enrollment
- Will not see them in your Open Enrollment Event in MyBenefits
- Want to enroll?
 - Must apply through MyBenefits and edit your life or disability benefits using the “I don’t have a specific life event” reason. Follow the prompts to enroll. The insurance company will mail you Evidence of Insurability application.





2026 \$150 Well Wisconsin Incentive Deadline

Deadline : October 16, 2026

Administered by WedMD

1-800-821-6591

Plan ahead – 2027 deadline 10/15/2027



Health assessment

Health check

Well-being activity





Reminder: Active Employees Retiring October – December 2026

If you will continue health insurance into retirement and want to make a change during OE for Jan 1, 2027:

Submit OE Elections directly to
ETRF via Box, email, fax or mail

OE election changes
take effective January 1

Applies to all employees that will be
retired on or before 01/01/2027





New Hires During Open Enrollment

Make new hire benefit elections *first*

- Use “Current Benefits” in My Insurance Benefits
- Follow protocol for dependent verification
- Will receive message confirming enrollment

Make open enrollment elections *second*

- Can make all normal OE elections
- OE elections take effect January 1, 2027

New hires **must act again in open enrollment** if they want to be enrolled in the 2027 Health Opt-Out, HSA, Medical FSA, Limited Purpose FSA, and Dependent Day Care FSA, **even if** they already enrolled in them as a new hire for the remainder of 2026.





Session Goals



Review

- What insurance do you have now?
- How will plans change in 2027?
- Which of your plans will end if you do not re-enroll?



Decide

- What benefits do you want active January 1, 2027?
- What changes will you make to your plans?



Enroll

- Submit elections online.
- Deadline is Friday, October 30, 2026, at 4:30pm.





Thanks for joining today!

Contact us

benefits@ohr.wisc.edu

Please use "OE Question" in the subject line



Madison Benefits Services

OFFICE OF HUMAN RESOURCES

UNIVERSITY OF WISCONSIN-MADISON

benefits.wisc.edu/2027

