



Benefits for 2027

Enroll in or change benefits October 5-30, 2026

Highlights for 2027

State Group Health Insurance

- Employee premiums for all plan designs will increase.
- The medical deductible has increased to \$400 for individual coverage and \$800 for family coverage. Emergency copays will increase to \$125.

High Deductible Health Plan

- The combined pharmacy and medical deductible for the High Deductible Health Plans (HDHP) will increase to \$2,000 for individual coverage and \$4,000 for family coverage.
- The combined medical and pharmacy out-of-pocket limit for the HDHP will be \$3,500 for an individual and \$7,000 for a family.

Health Savings Account (HSA)

- The annual contribution limits will increase to \$4,500 for individual coverage and \$9,000 for family coverage. These limits include the employer contribution to your HSA.
- The annual employer contribution will increase to \$876 for individual coverage and \$1,752 for family coverage.
- You must re-enroll in the HSA for 2027 if you select a High Deductible Health Plan.

Flexible Spending Accounts (FSA)

- For Health Care (FSA), the annual contribution limit will increase to \$3,400, and the maximum carryover amount will increase to \$680.
- To participate in the Health Care (FSA) in 2027, you must re-enroll during open enrollment.

Pharmacy Benefit

- Level 1 copays will increase to a maximum of \$10. Level 2 copays will increase to 25 percent with a maximum of \$60.
- The new out-of-pocket limit for all pharmacy levels will be \$1,325 for an individual and \$2,650 for a family.
- Coverage is available for anti-obesity medications. A \$200 copay applies.

Uniform Dental Insurance and Vision Plan

- There are no changes to the plan designs or premiums.

Wisconsin Retirement System (WRS)

- WRS Rate Employee and Employer Contributions both increased to 7.25 percent.

Learn more at benefits.wisc.edu/2027.

State Group Health Insurance Biweekly Premiums 2027 – with Uniform Dental

Plan Type	Health Plan (WRS benefits package)	High Deductible Health Plan (HDHP) (WRS benefits package)	UW Grad Assistant Health Plan
Biweekly premium	Individual: \$70 Family: \$173	Individual: \$26 Family: \$64	Individual: \$36.25 Family: \$89.25
Deductible	Individual: \$400 Family: \$800	Individual: \$2,000 Family: \$4,000	Individual: \$400 Family: \$800

For a complete listing of all 2027 State Group Health premiums, visit wisconsin.edu/benefits-enrollment.

Access Health Plan Biweekly Premiums 2027 – with Uniform Dental

Plan Type	Access Health Plan (WRS benefits package)	Access HDHP (WRS benefits package)	UW Grad Assistant Access Health Plan
Biweekly premium	Individual: \$186.50 Family: \$462.50	Individual: \$142.50 Family: \$353.50	Individual: \$94.50 Family: \$234
In-Network deductible	Individual: \$400 Family: \$800	Individual: \$2,000 Family: \$4,000	Individual: \$400 Family: \$800
Out-of-Network deductible	Individual: \$4,000 Family: \$8,000	Individual: \$4,000 Family: \$8,000	Individual: \$4,000 Family: \$8,000

For a complete listing of all 2027 State Group Health premiums, visit wisconsin.edu/benefits-enrollment.

Vision Insurance Biweekly Premiums 2027

Coverage Type	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Biweekly premium	\$2.36	\$4.70	\$5.30	\$8.47

Dental Insurance Biweekly Premiums 2027

Coverage Type	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Preventive Plan biweekly premium – available only to those not enrolled in State Group Health	\$19.24	Not offered	Not offered	\$48.12
Select Plan biweekly premium	\$4.54	\$9.08	\$6.12	\$10.88
Select Plus Plan biweekly premium	\$11.54	\$23.08	\$21.45	\$35.39

Accident Insurance Biweekly Premiums 2027

Coverage Type	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, 2027.