

# Benefits 101

**An introduction to UW–Madison’s insurance and other benefits plans.  
For employees who are newly eligible for the Wisconsin Retirement System (WRS).**

**Date of recording: June 2026**



# What plans will we discuss today?



Wisconsin Retirement System (WRS) and other retirement plans



Supplemental Insurance Plans  
(dental, vision, life, etc.)



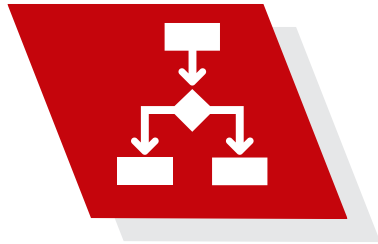
Health Insurance



# By end of this session, you will know:



How to identify your enrollment **deadline**



Your 2026 **insurance plan options** and where to go for more information



How to **send in your benefits decisions** for insurance as a new hire





# Helpful Links & Resources



## OHR Benefits Website:

- [hr.wisc.edu/benefits/new-employee-benefits-enrollment/benefits-for-employees-covered-by-the-wrs](https://hr.wisc.edu/benefits/new-employee-benefits-enrollment/benefits-for-employees-covered-by-the-wrs)

## Email OHR Benefits Specialists:

- [benefits@ohr.wisc.edu](mailto:benefits@ohr.wisc.edu)

## Employee Assistance Office:

- [hr.wisc.edu/employee-assistance-office](https://hr.wisc.edu/employee-assistance-office)

## Employee Trust Funds (ETF)

- [etf.wi.gov/my-benefits](https://etf.wi.gov/my-benefits)
- [etf.wi.gov/publications/26et-2107](https://etf.wi.gov/publications/26et-2107)

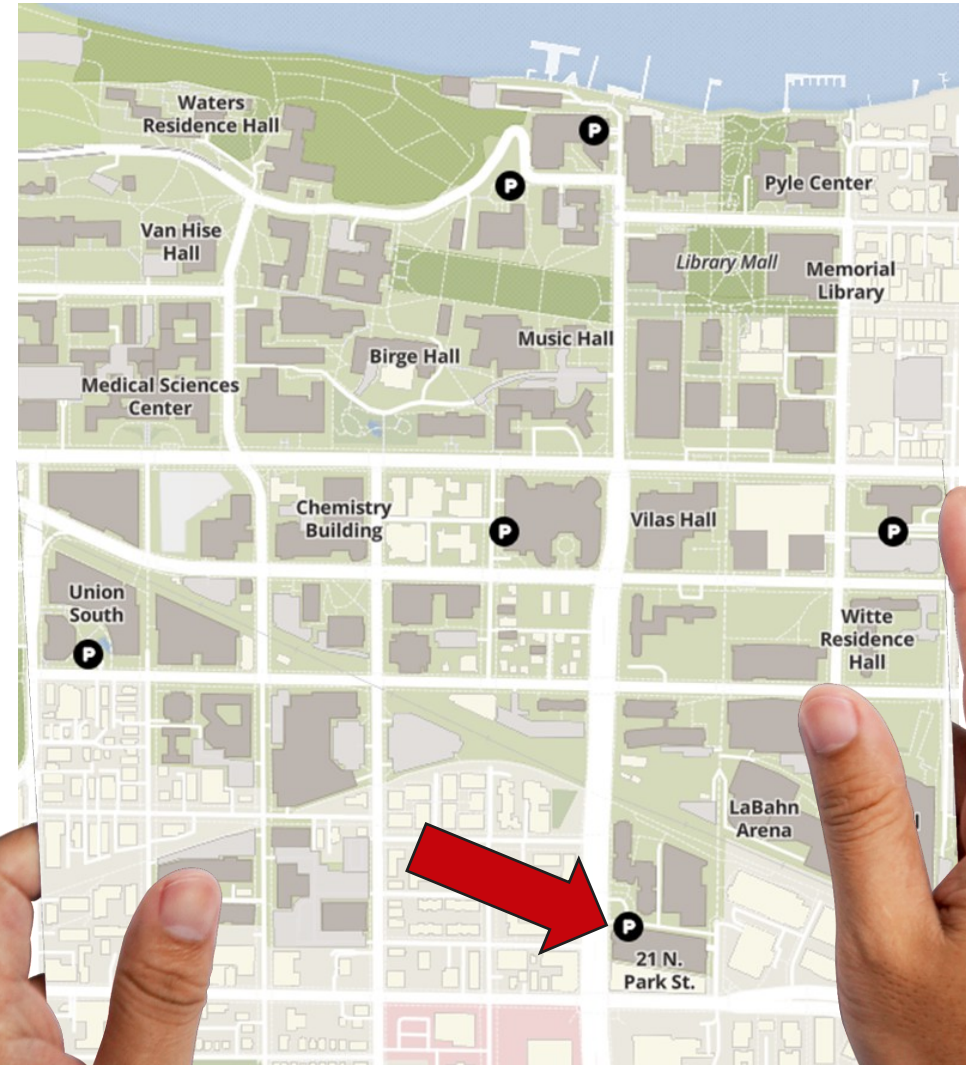


# UW–Madison Office of Human Resources Benefits Services

[hr.wisc.edu/benefits](https://hr.wisc.edu/benefits)

[benefits@ohr.wisc.edu](mailto:benefits@ohr.wisc.edu)

21 N. Park Street, Suite 5101





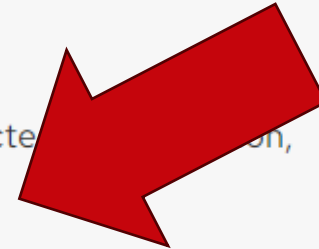
# HR at UW-Madison: [hr.wisc.edu/contact](https://hr.wisc.edu/contact)

[hr.wisc.edu/contact](https://hr.wisc.edu/contact)

## Contact HR

### Your Local HR Contacts

Most questions about your employment at UW-Madison can be directed to your local HR contact, based on your division, school, or college where you work. Here's how to get started.




- Find HR professionals who can help you in the list of [HR contacts](#) by division, school, or college.
- Ask your supervisor to help you get in contact with your HR department.
- If you are a UW-Madison employee and need help finding the right HR contact, you may call the Office of Human Resources at **608-265-2257**.





# HR at UW-Madison: offices and resources

<b>Local HR Office (School/College/Division)</b>	<b>Office of Human Resources</b>	<b>Universities of Wisconsin</b>
Org charts, contact lists, unit policies	Benefits details, brochures, enrollment forms	• Benefits Quick Guides & Summaries
• General payroll and deduction questions • Leave usage and enrollments	• In-depth, specific benefits questions • Trouble shooting enrollment issues	
<a href="http://hr.wisc.edu/contact">hr.wisc.edu/contact</a>	<a href="http://hr.wisc.edu/benefits">hr.wisc.edu/benefits</a>	<a href="http://wisconsin.edu/ohrwd/benefits/general-employee-info/">wisconsin.edu/ohrwd/ benefits/general- employee-info/</a> 



# Sometimes HR will reach out to you!

**Announcements** 2 of 3 < >

**2025 W-2 Forms Now Available**  
Visit My Tax Documents to view your 2025 W-2 forms (Wage and Tax Statement). Refer to the following resource for detailed instructions [View/Print Tax Documents – Employee](#). Tip: You can also view your W-...

**Timely Suggestions**

**Your 2025 W-2 Tax Document for University of Wisconsin System is Ready** [View Tax Document](#)  
You can now view or print your form.

**You Have a New Payslip** [View Payslips](#)  
Review your payslip information to ensure accuracy

**Keep Your Emergency Contacts Updated** [Update Contacts](#)  
We would like you to review your Emergency Contact Information and ensure it's up to date

Scroll down from your Home page on Workday (payroll) to view important Announcements.



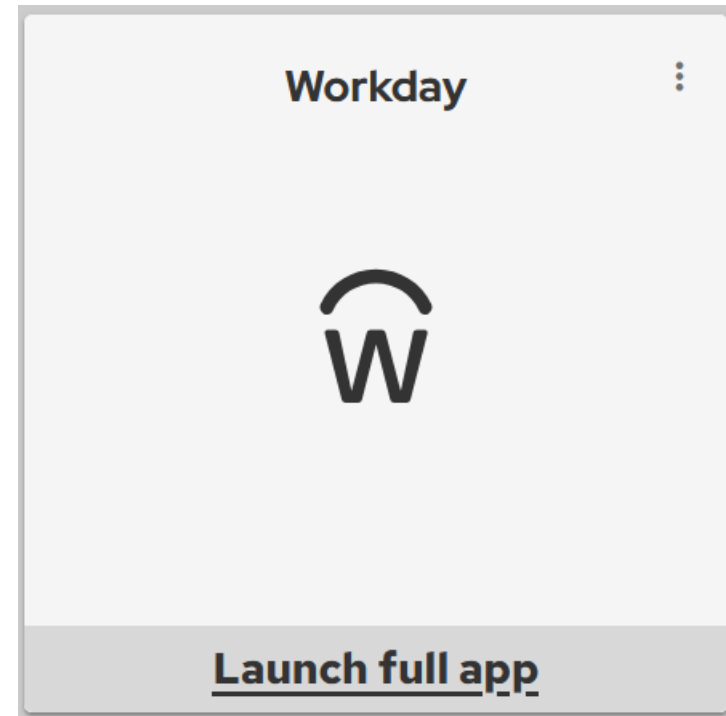


## Workday

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- Pay Slips
- Announcements
- Leave balances
- Benefits elected and active
- Other important items!

Log into MyUW > **Workday**





# Paid Leave for WRS-eligible Employees

- You may earn different types of paid leave, such as:
  - **Sick Leave**  
[policy.wisc.edu/library/UW-5051](https://policy.wisc.edu/library/UW-5051)
  - **Personal and Legal Holiday**  
[policy.wisc.edu/library/UW-5050](https://policy.wisc.edu/library/UW-5050)
  - **Vacation**  
[policy.wisc.edu/library/UW-5052](https://policy.wisc.edu/library/UW-5052)
  - **Parental Leave**  
[hr.wisc.edu/paid-parental-leave](https://hr.wisc.edu/paid-parental-leave)

You can see your leave balances in Workday.

**Speak with your local HR when you want to use earned leave.**

There may be some unpaid leave options too.





# New Hire Benefits Enrollment

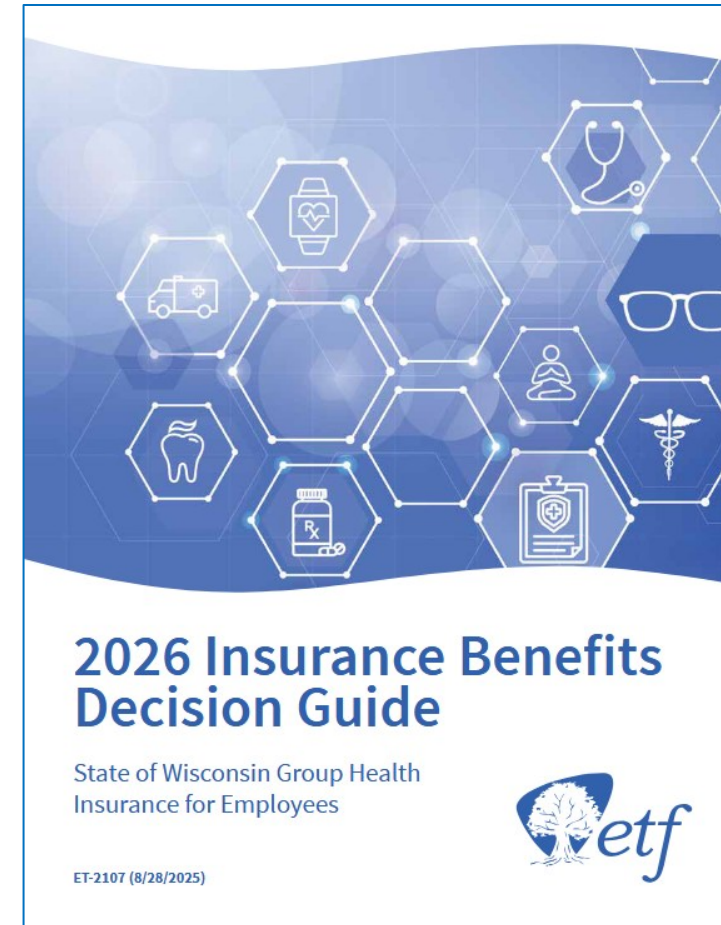
- **What plans** are offered to me now?
- **How much time** do I have to think about the options?
- **How do I submit** my new hire benefit elections?
- Will I have any **future enrollment** opportunities?

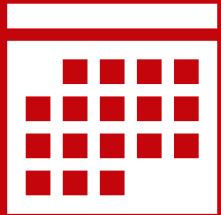




# Employee Trust Funds (ETF)

- 2026 Health Benefits Decision Guide
- Compare and contrast this year's State-sponsored insurance options





## New hire enrollment deadline

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You have only **30 days** from your start date to apply for or waive most State and UW insurance benefits.



### Find your new hire benefits deadline:

- On a calendar, count out 30 days from your benefits-eligible start date.
- We **must** receive your benefits choices by deadline (on or before your 30<sup>th</sup> day).

Example:

a WRS appointment start date of August 18 means a deadline of September 17





# Qualifying Life Events

- Future **life events** could provide you a new 30-day window to apply for changes to your benefits, including Health.
- Not every event allows the same changes – each event may affect an insurance plan in a different way.

See our benefits website for details:

[hr.wisc.edu/benefits/qualifying-life-events/family-changes](http://hr.wisc.edu/benefits/qualifying-life-events/family-changes)

**IF THIS HAPPENS**

 Loss of health coverage	 Marriage or Divorce	 Address change (move)	 Birth or Adoption
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**YOU MIGHT UPDATE YOUR**

 Health insurance	 Dental insurance	 Vision insurance	 Life insurance 
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## Plans available to new employees

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Before you enroll in or waive any plans, think about:

- **what you need now**
- **what you may need** in the future



- Accident
- Accidental Death & Dismemberment (AD&D)
- Dental
- Disability (Income Continuation Insurance or ICI)
- Flexible Spending Accounts (FSAs)
- Health
- Life
- Optional retirement plans
- Pretax parking
- Vision





## Some plans allow enrollment or changes all year:

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Some plans, even if you waive or opt-out now, allow you to enroll in them at **any time of year**, whenever you decide to enroll.



- Accidental Death & Dismemberment (AD&D)
- Pretax parking
- Supplemental retirement plans
  - 403b
  - 457b
  - Additional Contributions into the WRS





## Some plans allow changes only at **certain times**:

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Some plans, if you waive or opt-out of them now, may allow you to enroll at **certain times in the future**

- Due to a **life event** (marriage, birth)
- In the **annual enrollment** period in fall for coverage Jan 1



- Health
- Accident
- Dental
- Flexible Spending Accounts (FSAs)
- Vision





## Some plans may not offer another enrollment option:

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If you do not enroll in the **disability** and **life** insurance plans now, you may not be able to enroll in them in the future.



- Disability
  - Income Continuation Insurance (ICI)
- Life Insurance
  - State Group Life (SGL)
  - Individual & Family Life (I&F)





# When will my insurance begin?



Your insurance coverage start date depends on:

- Timely receipt of your applications
- Your employment start date
- Your employment classification
- The type of insurance



We will review the insurance start dates later when we review each of the plans.





# Enroll in Your Benefits

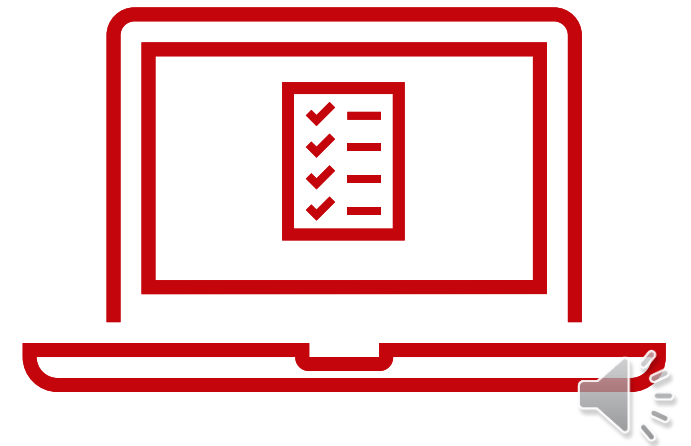
- **How do I submit** my benefit elections and opt-outs?
- **How do I confirm** my benefit elections after I have submitted my enrollments?
- **How do I pay for** the insurance I elect?





# Set up your benefits account

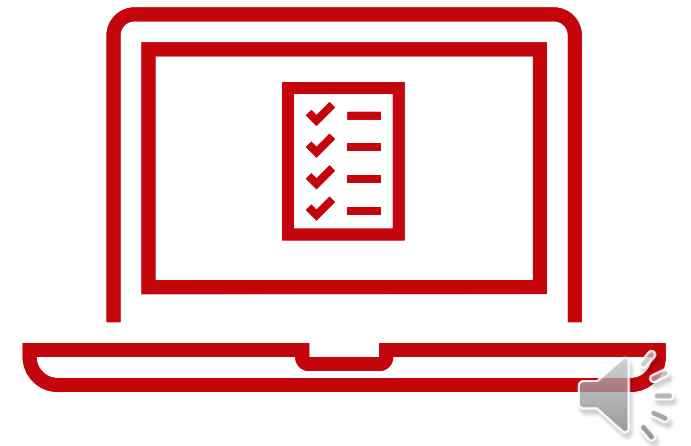
- You set-up and access your **My Insurance Benefits** account as a brand-new hire, as soon as your second day of employment.





# How to set up your benefits account

1. Create your **MyWisconsin ID**
  2. Log-in to **My Insurance Benefits** (MIBs)
  3. Select the plans and coverage you want
  4. Check your To Do items
  5. Review your Benefits Summary
- Do this even if you plan to opt-out or waive all insurance.



# Enrollment System | Terminology



## **My Benefits:**

This is a website that houses different benefits accounts for employees.

Accounts include:

- My Insurance Benefits
- WRS Statements

## **My Insurance Benefits:**

This is a member website to review, elect and change benefits:

- Open Enrollment
- New Hire
- Qualifying Life Events
- Employment Changes



# Step 1: Create your MyWisconsin ID

## The first time you access My Insurance Benefits:

Before you can access your account, you must create a login.

Have these ready before starting the process:

- **Smartphone** (there is a free security app to download)
- **Full legal name** (as listed in Workday)
- **Personal email address**
- **Other personal information** (SSN, Date of Birth, Address)

**And be ready to create a password** (must include a combination of letters and numbers or symbols)





# Step 1: Create your My Wisconsin ID

[etf.wi.gov/my-benefits](https://etf.wi.gov/my-benefits)

## First Time Access



You will need a MyWisconsin ID to access My Benefits. MyWisconsin ID allows citizens to create a single account, tied to a personal email address, to log in to participating Wisconsin government websites. Once you have a MyWisconsin ID, you will verify your identity to get access to My Benefits.

Watch the [Get Started with My Benefits](#) video or visit the [My Benefits Help](#) to begin.





# Step 1: Create your My Wisconsin ID

If you have **not** yet set-up your Wisconsin ID, you will need to complete 1-time registration.

Learn how to set-up your account:  
[kb.wisconsin.edu/workday/internal/149907](https://kb.wisconsin.edu/workday/internal/149907)



MyWisconsin ID Sign In

Email address

example - user@domain.com

Next

[Unlock account?](#)

[Help](#)

Don't have an account? [Sign up](#)





# Step 1: Create your My Wisconsin ID

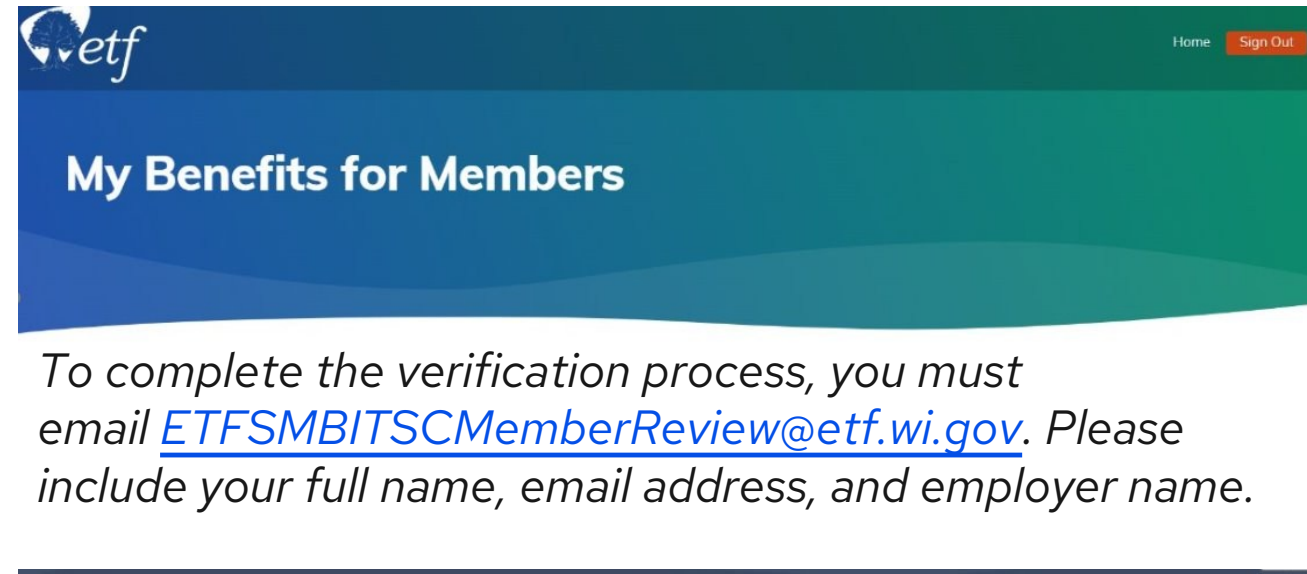
If you see a message like this (e.g., “We are unable to verify your identity.”):

- Follow the written instructions and email ETF at their address listed.

Send them your:

- **Full Name**
- **Email Address**
- **Employer** (UW–Madison)
- **Statement** (“Please verify My Benefits account.”)

Allow up to 2-hours for verification to be complete.

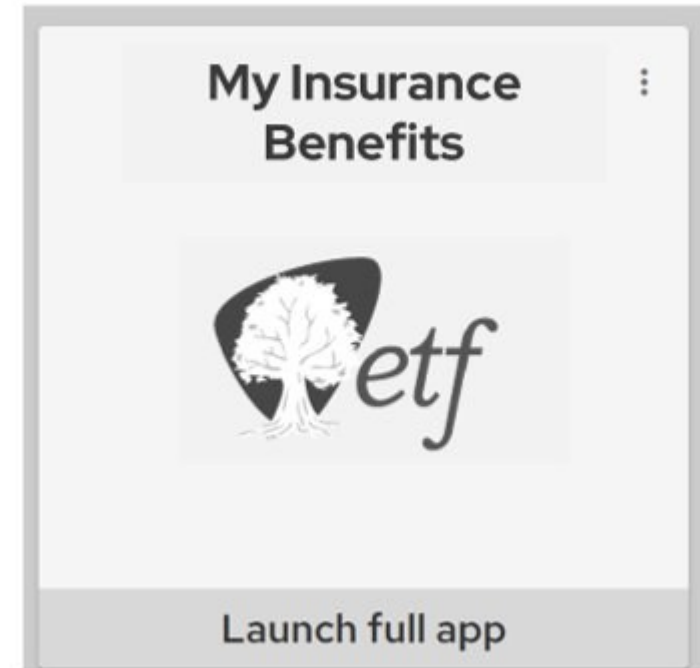




## Step 2: Log-in to My Insurance Benefits

After you have set-up your Wisconsin ID:

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





# My Benefits Troubleshooting

## **My Benefits timed out?**

If you receive a message indicating your session had timed out, your attempt should reset after 2-hours. Try again.

## **My Benefits prompt message?**

If you receive a prompt that your account could not be verified, follow the prompt by emailing ETF

## **Personal Information incorrect?**

If your information is not correct, you should review and update your Personal Information in Workday.

## **Trouble Navigating My Insurance Benefits?**

If you have gained access to your *My Insurance Benefits*, but are having trouble navigating the website, contact Madison Benefits Services ([benefits@ohr.wisc.edu](mailto:benefits@ohr.wisc.edu)).



# MyBenefits | What can you expect to see?

The screenshot shows the MyBenefits website interface. At the top left, there is a home icon and the 'etf' logo. At the top right, there are links for 'Profile' and 'Benefits'. The main content area features a 'Welcome to My Insurance Benefits!' message, followed by instructions on how to enroll and manage benefits. A 'Get started >' button is visible. Below this, there is a 'Welcome back' message with the date and time 'Wednesday, June 18 at 4:18'. A 'Your to-dos' notification modal is open in the center, displaying two tasks: 'You have 13 day(s) to elect your Current Enrollment benefits.' and 'Please review your personal information.' Both tasks have a right-pointing arrow. A 'Close' button is at the bottom of the modal. At the bottom of the page, there is a navigation bar with icons and labels for 'Begin enrollment', 'profile', 'profile', 'language', and 'Update login information'. The bottom right corner shows 'Viewing Current' and a speaker icon.



# MyBenefits | Your deadline to make decisions

The screenshot shows a user interface for 'MyBenefits'. At the top left, it says 'Welcome back, Eva' with the date 'Wednesday, June 18 at 4:18 PM CDT'. To the right, there are three summary cards: '13 DAYS LEFT TO ELECT BENEFITS' (highlighted with a red box), '2 TO DO ITEMS', and '8 ACTIVE BENEFITS'. Below these are five action buttons: 'Begin enrollment', 'Create dependent profile', 'Update your profile', 'Change website language', and 'Update login information'.

You'll see your **"days left to elect benefits."**

You must complete elections (or opt-out or decline coverage) before the deadline.





# Step 3: Begin Enrollment

Welcome back, Eva  
Wednesday, June 18 at 4:18 PM CDT

13 DAYS LEFT TO ELECT BENEFITS  
Begin enrollment

2 TO DO ITEMS  
View to do list

8 ACTIVE BENEFITS  
View benefits

Begin enrollment

Create dependent profile

Update your profile

Change website language

Update login information

From here, click “**begin enrollment**”. You will do this even if you plan to opt-out or decline all benefits. Review and change your choices any time throughout your eligibility period.





# Step 4: Check your “To Do Items”

The screenshot shows a user dashboard for 'Eva'. At the top left, it says 'Welcome back, Eva' and 'Wednesday, June 18 at 4:18 PM CDT'. On the right, there are three circular widgets: '13 DAYS LEFT TO ELECT BENEFITS' with a 'Begin enrollment' link; '2 TO DO ITEMS' with a 'View to do list' link (this widget is highlighted with a red border); and '8 ACTIVE BENEFITS' with a 'View benefits' link. Below these is a dark grey bar with five white buttons: 'Begin enrollment' (with a smartphone icon), 'Create dependent profile' (with a family icon), 'Update your profile' (with a person icon), 'Change website language' (with a globe icon), and 'Update login information' (with a person icon).

Examples of “To Do Items”:

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





# Spouse & Dependent Information

## If you are enrolling in Family coverage for any plans:

You must provide the following:

- **Full Legal Name**
- **Sex**
- **Relationship**
- **Date of Birth**
- **Social Security Number**
  - (if none, complete [uws93.pdf](#) and upload within My Insurance Benefits)





# Spouse & Dependent Documentation

## If you are enrolling in Family coverage for any plans:

You must upload into My Insurance Benefits documentation:

- For Spouse: **Marriage Certificate**
- For Dependent: **Birth Certificate / Adoption Papers**

We do not need a Birth Certificate for you, the employee.





# Step 5: Review Benefits

Welcome back, Eva  
Wednesday, June 18 at 4:18 PM CDT

13  
DAYS LEFT TO ELECT BENEFITS  
Begin enrollment

2  
TO DO ITEMS  
View to do list

8  
ACTIVE BENEFITS  
View benefits

Begin enrollment

Create dependent profile

Update your profile

Change website language

Update login information


After you complete your elections, you'll hit "**Confirm**" or "**Confirm Changes.**" Then you can view your **Active Benefits.**







# Step 5: 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

**Print your benefits** to open your **Employee Benefits Summary Report** (PDF).





## If you can't get online...

We still must receive your new hire selections by your **30-day** deadline.



### **If you cannot submit your choices online:**

- Ask your local HR/payroll contact for assistance, before your deadline to enroll.
- Contact [benefits@ohr.wisc.edu](mailto:benefits@ohr.wisc.edu) if your local office cannot assist.



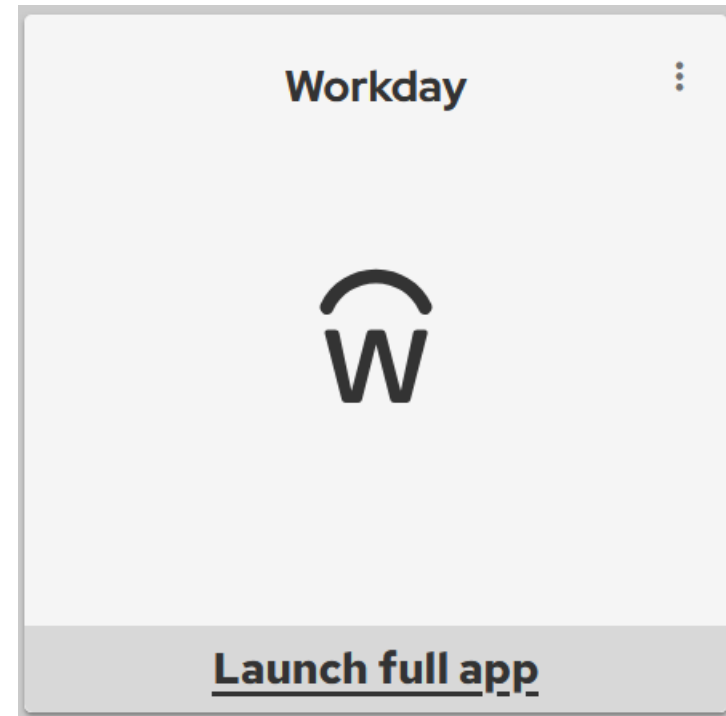


## Review Benefits in Workday

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These can be viewed on or after the effective date of your benefit.

Log into MyUW > **Workday**



# Review Benefits in Workday - example



**Benefits and Pay Hub**

- Home
- Organization
- Personal
  - Benefits and Pay Hub
  - Overview
  - Benefits**
    - Benefit Elections**
    - Benefits by Date
    - ACA Forms
  - Pay
  - Compensation
  - Suggested Links
    - My Insurance Benefi...
    - Payroll Information
    - Total Rewards
    - Employee Benefits
    - Employee Well-Being
    - Leave Benefits
    - Benefits Contacts

### Benefit Elections

**My Semimonthly Totals**

My Cost \$154.80    Employer Cost \$98.48

#### Health Care

**Health Opt-Out**  
ETF

Cost (Semimonthly)	\$83.33
Coverage	Employee Only

[View Details](#)

#### Insurance and Retirement

**Accidental Death & Dismemberment**  
Zurich American Insurance Company (Family)

Cost (Semimonthly)	\$1.00
Coverage	\$50,000

[View Details](#)

**Income Continuation Insurance**  
The Hartford 90 Days (Employee)

Cost (Semimonthly)	\$4.35
Coverage	1 X Salary

[View Details](#)

**State Group Life Insurance - Basic**  
Securian Basic Coverage (Employee)

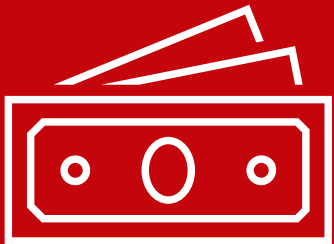
Cost (Semimonthly)	\$5.53
Coverage	1 X Salary

[View Details](#)

**State Group Life Insurance - Additional Coverage**  
Securian (Employee)

Cost (Semimonthly)	\$24.89
Coverage	3 X Salary

[View Details](#)



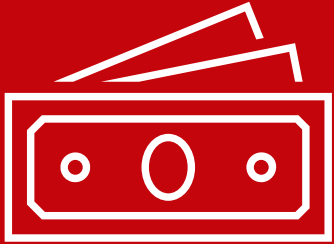
# Paychecks

UW paychecks are issued **biweekly**, every other Thursday.

**Contact your local HR Payroll & Benefit Coordinator** if you have questions about your pay or deductions.

Pay Period	Pay Period Dates	Pay Date
1	12/14/2025 - 12/27/2025	01/08/2026
2	12/28/2025 - 01/10/2026	01/22/2026
3	01/11/2026 - 01/24/2026	02/05/2026
4	01/25/2026 - 02/07/2026	02/19/2026
5	02/08/2026 - 02/21/2026	03/05/2026
6	02/22/2026 - 03/07/2026	03/19/2026
7	03/08/2026 - 03/21/2026	04/02/2026
8	03/22/2026 - 04/04/2026	04/16/2026
9	04/05/2026 - 04/18/2026	04/30/2026
10	04/19/2026 - 05/02/2026	05/14/2026
11	05/03/2026 - 05/16/2026	05/28/2026
12	05/17/2026 - 05/30/2026	06/11/2026
13	05/31/2026 - 06/13/2026	06/25/2026
14	06/14/2026 - 06/27/2026	07/09/2026
15	06/28/2026 - 07/11/2026	07/23/2026
16	07/12/2026 - 07/25/2026	08/06/2026
17	07/26/2026 - 08/08/2026	08/20/2026
18	08/09/2026 - 08/22/2026	09/03/2026
19	08/23/2026 - 09/05/2026	09/17/2026
20	09/06/2026 - 09/19/2026	10/01/2026
21	09/20/2026 - 10/03/2026	10/15/2026
22	10/04/2026 - 10/17/2026	10/29/2026
23	10/18/2026 - 10/31/2026	11/12/2026
24	11/01/2026 - 11/14/2026	11/25/2026
25	11/15/2026 - 11/28/2026	12/10/2026
26	11/29/2026 - 12/12/2026	12/24/2026
1	12/13/2026 - 12/26/2026	01/07/2027
2	12/27/2026 - 01/09/2027	01/21/2027





# Insurance Premiums (1 of 2)

You pay an insurance premium (money each month) for every benefit plan you elect.

The premiums will be **deducted from your UW paychecks.**

Pay Period	Pay Period Dates	Pay Date
1	12/14/2025 - 12/27/2025	01/08/2026
2	12/28/2025 - 01/10/2026	01/22/2026
3	01/11/2026 - 01/24/2026	02/05/2026
4	01/25/2026 - 02/07/2026	02/19/2026
5	02/08/2026 - 02/21/2026	03/05/2026
6	02/22/2026 - 03/07/2026	03/19/2026
7	03/08/2026 - 03/21/2026	04/02/2026
8	03/22/2026 - 04/04/2026	04/16/2026
9	04/05/2026 - 04/18/2026	04/30/2026
10	04/19/2026 - 05/02/2026	05/14/2026
11	05/03/2026 - 05/16/2026	05/28/2026
12	05/17/2026 - 05/30/2026	06/11/2026
13	05/31/2026 - 06/13/2026	06/25/2026
14	06/14/2026 - 06/27/2026	07/09/2026
15	06/28/2026 - 07/11/2026	07/23/2026
16	07/12/2026 - 07/25/2026	08/06/2026
17	07/26/2026 - 08/08/2026	08/20/2026
18	08/09/2026 - 08/22/2026	09/03/2026
19	08/23/2026 - 09/05/2026	09/17/2026
20	09/06/2026 - 09/19/2026	10/01/2026
21	09/20/2026 - 10/03/2026	10/15/2026
22	10/04/2026 - 10/17/2026	10/29/2026
23	10/18/2026 - 10/31/2026	11/12/2026
24	11/01/2026 - 11/14/2026	11/25/2026
25	11/15/2026 - 11/28/2026	12/10/2026
26	11/29/2026 - 12/12/2026	12/24/2026
1	12/13/2026 - 12/26/2026	01/07/2027
2	12/27/2026 - 01/09/2027	01/21/2027





# How you pay for your insurance - 12 month calendar year employees

The 2026 monthly insurance premiums will

- Be split between your **first** and **second** check each **month**.\*
- Pay for that month's coverage

For example:

- First check received in January pays for 1<sup>st</sup> half of January premiums
- Second check received in January pays for 2<sup>nd</sup> half of January premiums

\* See [2026 Pay Schedules for UW Employees](#)

Pay Period	Pay Date
1	01/08/2026
2	01/22/2026





# How you pay for your insurance

## - 9 month academic year employees

The monthly insurance premiums are:

- Split between your **first** and **second** check **Sept – May** to pay for each month's coverage.
  - Extra deductions are taken if your benefits start mid-year/semester.

### And

- Additional deductions will be taken from those same checks to prepay for your June, July, and August 2026 premiums.
  - Prepays will be reconciled periodically.
  - Prepays will be reimbursed to you if your eligible employment ends before summer break.



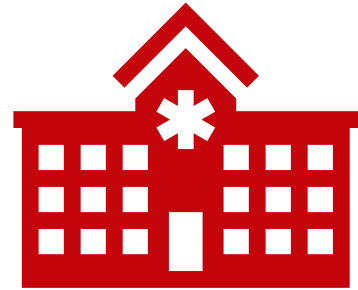
# Retirement Plans

- What are my retirement plan options?
- How much will my employer contribute into my retirement plan(s)?





# Retirement Plans at UW



Wisconsin Retirement  
System (WRS)

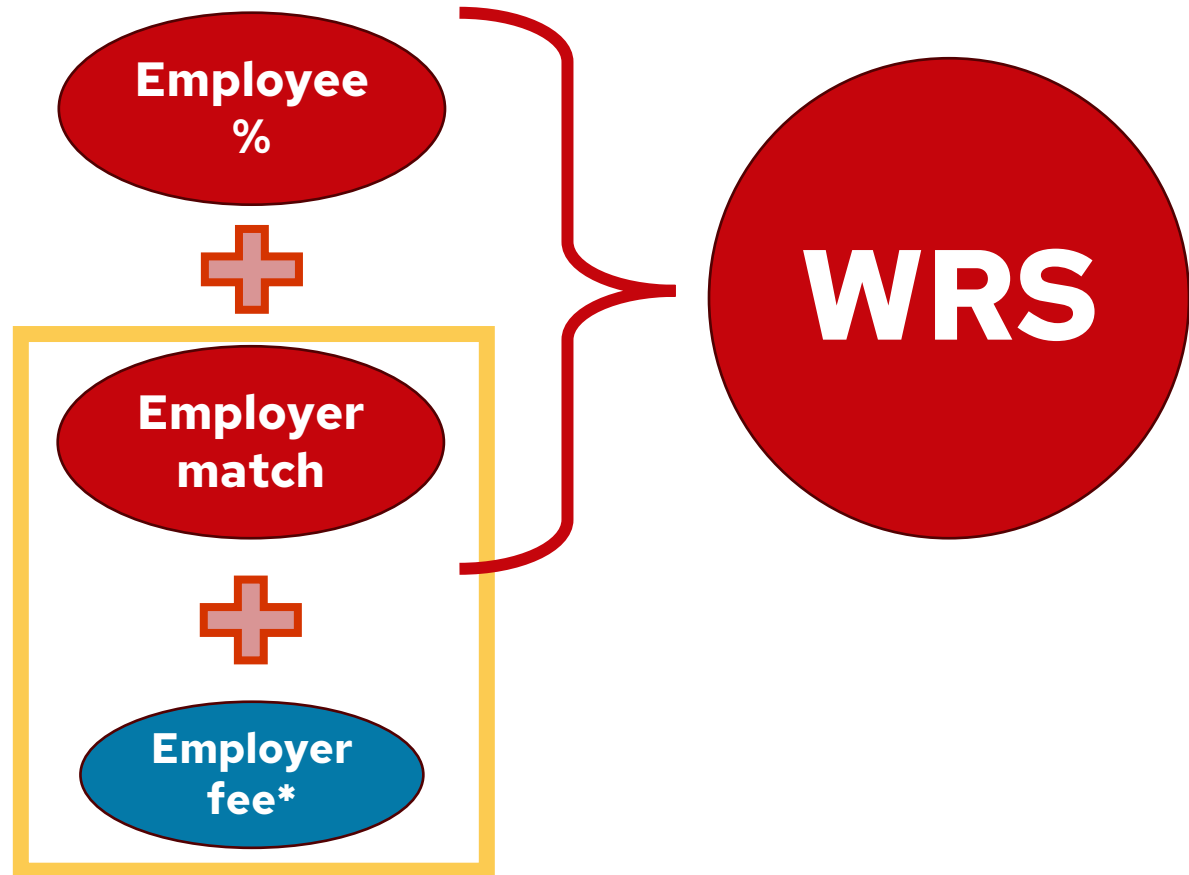


Optional Retirement Plans





# Wisconsin Retirement System (WRS) (1 of 2)



## A pension (retirement) program

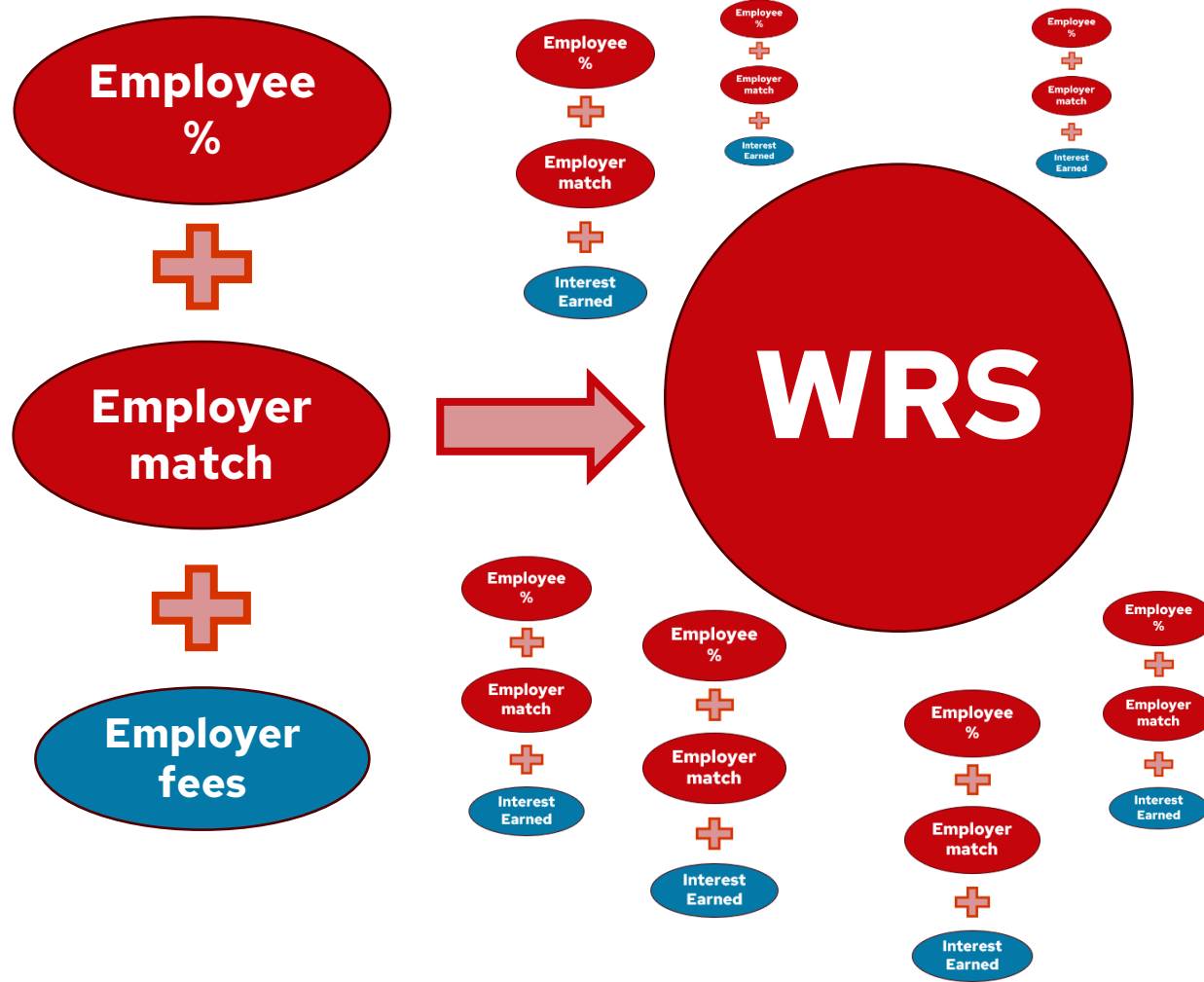
- State employees who meet eligibility **must** participate per Wis. Stat. § 40.22
- Deduction is automatically taken from your paychecks pretax
- For 2026:
  - Employee contribution = 7.2%
  - +
  - Employer match



\*On your paystub, the employer fee is combined with the employer match as one total amount



# Wisconsin Retirement System (WRS) (2 of 2)



- Everyone's contributions work together to support the annuity payments for each participant's life-long payment.





## WRS contacts: ETF and SWIB



(608) 266-3285  
[etf.wi.gov](http://etf.wi.gov)

- WRS is administered by ETF



(608) 266-2381  
[swib.state.wi.us](http://swib.state.wi.us)

- Money is managed and invested by SWIB





# You decide how you want your money invested:

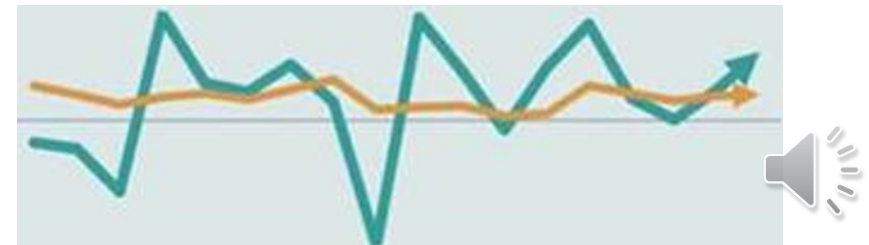
## Core Fund

- Automatic enrollment for employees
- Diversified (stocks, bonds, real estate)
- Five year "smoothing" period
  - "Smoothing" helps cushion the effects of the ups and downs of the stock market



## Variable Fund

- Optional to participate
- If elected, works 50/50 with Core
- Primarily stocks
- May have sharp increases and decreases



# WRS Annual returns, rates, and adjustments



## WISCONSIN RETIREMENT SYSTEM RETURNS, RATES AND ADJUSTMENTS

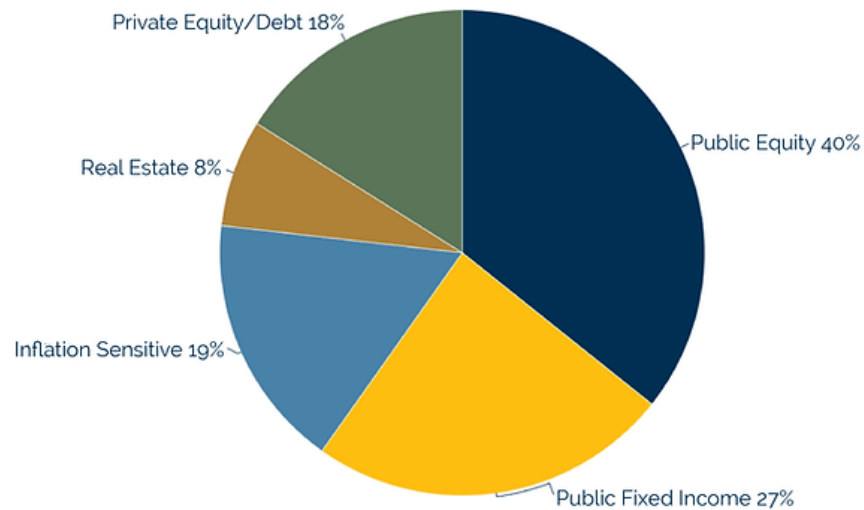
YEAR	CORE TRUST FUND			VARIABLE TRUST FUND		
	SWIB INVESTMENT RETURN	EFFECTIVE RATE <i>Active employees</i>	ANNUITY ADJUSTMENT <i>Retirees</i>	SWIB INVESTMENT RETURN	EFFECTIVE RATE <i>Active employees</i>	ANNUITY ADJUSTMENT <i>Retirees</i>
2025	14.40%	7.50%	2.10%	22.03%	23.00%	18%
2024	8.55%	7.50%	2.30%	18.70%	20.00%	15%
2023	11.40%	9.10%	3.60%	22.24%	22%	15%
2022	-12.92%	6.50%	1.60%	-17.82%	-18%	-21.00%
2021	16.89%	12.90%	7.40%	19.95%	20%	15.00%
2020	15.2%	10.9%	5.1%	17.5%	18.0%	13.0%
2019	19.9%	7.7%	1.7%	28.6%	29.0%	21.0%
2018	-3.3% (loss)	5.0%	0.0%	-7.9% (loss)	-7.0% (loss)	-10.0% (loss)
2017	16.2%	8.5%	2.4%	23.2%	24.0%	17.0%
2016	8.6%	7.9%	2.0%	10.6%	10.0%	4.0%
2015	-0.4% (loss)	6.4%	0.5%	-1.2% (loss)	0%	-5.0% (loss)
2014	5.7%	8.7%	2.9%	7.3%	7.0%	2.0%
2013	13.6%	10.9%	4.7%	29.0%	31.0%	25.0%

# Core and Variable Funds invest in different things



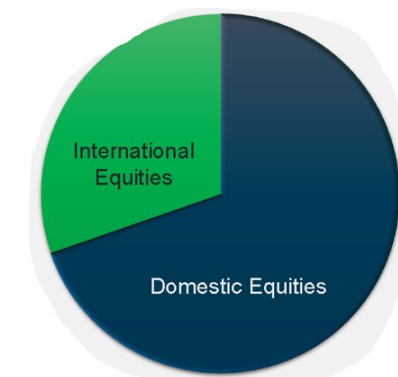
## Core Fund

- Automatic enrollment



## Variable Fund + Core

- To opt-in, complete form [ET-2356](#)
- **May opt-in only once, then out only once**



### Read More:

- [Election to Participate in the Variable Trust Fund \(ET-2356\)](#)
- [Canceling Variable Participation \(ET-2313\)](#)





# Additional Contributions into the WRS



You may make **additional contributions into WRS** via bank transfer, personal check or payroll deduction.

- After-tax contributions
- No employer match
- Returns of the year *after* you make your contribution affect growth

Website: [etf.wi.gov](http://etf.wi.gov) >

additional contributions|



Pamphlet: [etf.wi.gov/publications/et2123.pdf](http://etf.wi.gov/publications/et2123.pdf)





# Beneficiary Designation Form

Complete and submit to ETF a Beneficiary Designation form for your WRS account.

If you die before you retire, the person or people you chose as your beneficiaries would receive a payout.

- [etf.wi.gov/publications/et2320/direct](http://etf.wi.gov/publications/et2320/direct)

or

- [etf.wi.gov/publications/et2321/direct](http://etf.wi.gov/publications/et2321/direct)

Wisconsin Department of Employee Trust Funds  
P.O. Box 7931  
Madison, WI 53707-7931  
etf.wi.gov  
1-877-533-6020 (toll free)  
Fax: (608) 267-4549

**Beneficiary Designation**  
Wis. Stat. § 40.02 (8) (a) and 40.74

Complete if applicable  
Beneficiary of: \_\_\_\_\_  
Alternate Payee of: \_\_\_\_\_

Do not submit to your employer  
Refer to instructions on reverse

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Wisconsin Department of Employee Trust Funds  
P.O. Box 7931  
Madison, WI 53707-7931  
etf.wi.gov  
1-877-533-6020 (toll free)  
Fax: (608) 267-4549

**Beneficiary Designation - Alternate**  
Wis. Stat. § 40.02 (8) (a) and 40.74

Complete if applicable  
Beneficiary of: \_\_\_\_\_  
Alternate Payee of: \_\_\_\_\_

Do not submit to your employer  
Refer to instructions on reverse

Type or print in ink

Your name First Middle I. Last Former/maiden Your Social Security number or ETF ID  
Your address (Street number and street name) Your birth date (MM/DD/YYYY)  
City State ZIP Code Your weekday telephone number (include area code)

Primary - Any benefits payable by the Wisconsin Retirement System and life insurance program at my death shall be paid in equal shares, unless otherwise specified, to the following primary beneficiary(ies) who survive me.

Name (First, Middle I., Last) or Trust	Relationship	Birth date or Trust date	SSN or TIN	Phone	Address (street, city, state, ZIP code)

Alternate primary beneficiary(ies)

If the aforesaid (name) dies before me, the benefit which would have been payable to them shall be paid in equal shares to those listed below.

Name (First, Middle I., Last) or Trust	Relationship	Birth date or Trust date	SSN or TIN	Phone	Address (street, city, state, ZIP code)

If the aforesaid (name) dies before me, the benefit which would have been payable to them shall be paid in equal shares to those listed below.

Name (First, Middle I., Last) or Trust	Relationship	Birth date or Trust date	SSN or TIN	Phone	Address (street, city, state, ZIP code)

If the aforesaid (name) dies before me, the benefit which would have been payable to them shall be paid in equal shares to those listed below.

Name (First, Middle I., Last) or Trust	Relationship	Birth date or Trust date	SSN or TIN	Phone	Address (street, city, state, ZIP code)

Tertiary - In the event all the following tertiary benefit

Name (First, Middle I., Last) or Trust  
Name of trust AND is

If you want this designation to apply, I understand that Wis. Stat. § knowledge and belief, the date

Signature ( )

NOTE: The date the form is signed by the Department of Employee Trust Funds when this designation has been made.

ET-2320 (REV 4/30/2019)

Note: Sign and date at the bottom of the next page. Do not detach pages or alter this form.

ET-2321 (REV 7/17/2019) \* ET - 2321 \* Page 1 of 4



# Optional Retirement Plans



## UW's 403b

- Also known as the **Supplemental Retirement Plan (SRP)**


## State's 457b

- Also known as the **Wisconsin Deferred Compensation (WDC)**



# Optional Retirement Plan Comparison



UW's 403b (SRP)	State's 457b (WDC)
<ul style="list-style-type: none"><li>• Pretax and Post-Tax (ROTH) options</li></ul>	<ul style="list-style-type: none"><li>• Pretax and Post-Tax (ROTH) options</li></ul>
<ul style="list-style-type: none"><li>• No minimum contribution</li></ul>	<ul style="list-style-type: none"><li>• No minimum contribution</li></ul>
<ul style="list-style-type: none"><li>• No employer match</li></ul>	<ul style="list-style-type: none"><li>• No employer match</li></ul>
<ul style="list-style-type: none"><li>• Contribute up to \$24,500 in 2026 or \$32,500 if age 50+</li></ul>	<ul style="list-style-type: none"><li>• Contribute up to \$24,500 in 2026 or \$32,500 if age 50+</li></ul>
<ul style="list-style-type: none"><li>• If age 60-63: up to \$35,750</li><li>• Age 64 and older: \$32,500</li></ul>	<ul style="list-style-type: none"><li>• If age 60-63: up to \$35,750</li><li>• Age 64 and older: \$32,500</li></ul>
<ul style="list-style-type: none"><li>• <a href="#">Admin fees</a> based on account balance and record keeper</li></ul>	<ul style="list-style-type: none"><li>• <a href="#">Admin fees</a> once account is over \$5,000</li></ul>
<ul style="list-style-type: none"><li>• Loan services available</li></ul>	<ul style="list-style-type: none"><li>• <a href="#">Hardship distributions</a> available </li></ul>
<ul style="list-style-type: none"><li>• In-service withdrawal at 59 ½</li></ul>	<ul style="list-style-type: none"><li>• In-service withdrawal at 59 ½ on a previous roll-in balance</li></ul>



# Optional Retirement Plans – How to enroll

## To enroll in UW's 403b

- Decide on either Fidelity or TIAA as your provider **and**
- Setup an account on the provider's website **and**
- Submit a Salary Reduction Agreement (SRA) through Workday
  - [kb.wisconsin.edu/workday/internal/144709](https://kb.wisconsin.edu/workday/internal/144709)

## To enroll in State's 457b:

Find the current Plan Enrollment Code:

- [wisconsin.edu/ohrwd/benefits/download/WDC-code.pdf](https://wisconsin.edu/ohrwd/benefits/download/WDC-code.pdf)

## Then

- Register on [wdc457.org](https://wdc457.org) **or**
- Call WDC: 1-877-457-9324

Your employer is "**UW System**"





# Optional Retirement Plans – How to change the amount you contribute

## To change your 403b deduction:

- Make change yourself in Workday

## To change your 457b deduction:

- Log into your account at [wdc457.org](http://wdc457.org) and
- Use slider bars to view how different amounts will affect pay and savings.
  - Click on “Review change(s)”
  - Click on “Submit your change(s)”





# Previous Retirement Plans

“Can I move money from a former employer’s retirement plan to my new UW account?”

<b>WRS</b> WI Retirement System	<b>UW’s 403b</b> Fidelity & TIAA	<b>State’s 457b</b> WI Deferred Comp
<b>No, does not accept roll-ins</b>	<b>Yes, allows roll-ins</b> <ul style="list-style-type: none"><li>• Open new 403b account</li><li>• Contact old plan about distribution/rollover process.</li><li>• Contact new plan about receiving/rollover process</li></ul>	<b>Yes, allows roll-ins</b> <ul style="list-style-type: none"><li>• Open new 457b account</li><li>• Contact old plan about distribution/rollover process.</li><li>• Contact new plan about receiving/rollover process</li></ul>





# Retirement Planning Sessions



Starting to Save	Mid-Career Retirement Check-In	Ready to Retire
15-30 years until retirement	5-15 years until retirement	0-5 years until retirement
<ul style="list-style-type: none"> <li>• UW’s three retirement plans</li> <li>• Are you enrolled in the insurance you want and need?</li> <li>• Saving sick leave for retirement vs using it now when ill</li> <li>• How your WRS pension is calculated</li> <li>• What if your employment ends before retirement?</li> <li>• Free &amp; reduced cost-resources</li> </ul>	<ul style="list-style-type: none"> <li>• UW’s three retirement plans</li> <li>• Estimate your future WRS pension</li> <li>• What happens to your money if your employment ends before retirement age?</li> <li>• Estimate the value of your sick leave in retirement</li> </ul>	<ul style="list-style-type: none"> <li>• What is the WRS?</li> <li>• You pension: how is it calculated? How much will it be?</li> <li>• Retiree health insurance and how you’ll pay for it</li> <li>• Other insurance at the end of your employment</li> <li>• What’s the “best” retirement date?</li> </ul>



# Insurance Plans

Dental, Vision, Life,  
Disability, FSA, & Health

- What insurance plans are available to me as a UW employee?
- If I enroll in one of these plans, when can I start using it?





# Insurance Plans

## [hr.wisc.edu/benefits](https://hr.wisc.edu/benefits)

### Health Insurance

- [State Group Health Insurance](#)

### Supplemental Insurance Plans

- [Delta Dental Insurance](#)
- [DeltaVision Insurance](#)

### Disability

- [Income Continuation Insurance](#)
- [WRS 40.63 Disability Retirement](#)

### Life Insurance

- [State Group Life Insurance](#)
- [Individual and Family Group Life Insurance](#)
- [Accidental Death and Dismemberment Insurance](#)
- [Accident Insurance](#)

### Spending and Savings Accounts

- [Flexible Spending Accounts](#)
- [Parking and Transit Accounts](#)
- [Health Savings Account](#)



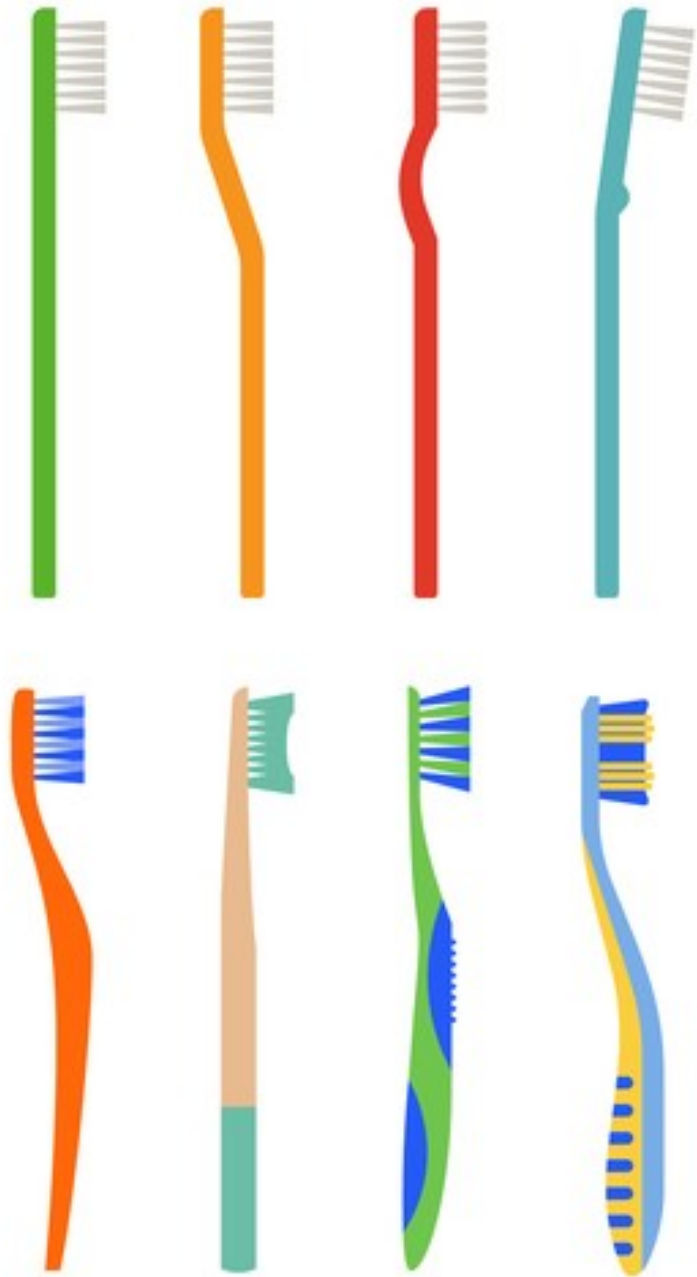


# “Who can be covered on my plan?”

Plan Type	You	Spouse	Domestic Partner	Child(ren)	Parent
Dental	X	X		X	
Vision	X	X		X	
Accidental Death & Dismemberment (AD&D)	X	X	X	X	
Accident Plan	X	X		X	
State Group Life	X	X		X	
Individual & Family Life	X	X	X	X	
Disability (ICI)	X				
Health	X	X		X	

# Dental Insurance

[hr.wisc.edu/benefits/dental](http://hr.wisc.edu/benefits/dental)





# Delta Dental – Monthly Premiums

See pages 11-12 of ETF's [2026 Decision Guide](#)

	Uniform Dental	Preventative Plan	Select Plan	Select Plus Plan
Individual	\$4	\$37.18	\$9.08	\$22.24
Individual + Spouse	\$11	\$92.98	\$18.16	\$44.52
Individual + Child(ren)	\$11	\$92.98	\$12.24	\$41.32
Family	\$11	\$92.98	\$21.76	\$68.18

The Uniform Dental plan is only available if you enroll into the Health.





# Delta Dental – Monthly Premiums

See pages 11-12 of ETF's [2026 Decision Guide](#)

	Uniform Dental	Preventative Plan	Select Plan	Select Plus Plan
Individual	\$4	\$37.18	\$9.08	\$22.24
Individual + Spouse	\$11	\$92.98	\$18.16	\$44.52
Individual + Child(ren)	\$11	\$92.98	\$12.24	\$41.32
Family	\$11	\$92.98	\$21.76	\$68.18

The Preventative plan is only available if you waive or opt-out of the Health. 



# Delta Dental – Monthly Premiums

See pages 11-12 of ETF's [2026 Decision Guide](#)

	Uniform Dental	Preventative Plan	Select Plan	Select Plus Plan
Individual	\$4	\$37.18	\$9.08	\$22.24
Individual + Spouse	\$11	\$92.98	\$18.16	\$44.52
Individual + Child(ren)	\$11	\$92.98	\$12.24	\$41.32
Family	\$11	\$92.98	\$21.76	\$68.18

The Select and Select Plus are separate plans with their own deductions.



# Delta Dental Plan Details



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

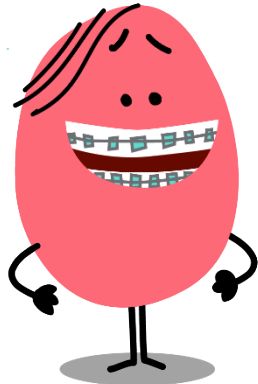




# Some plans include orthodontics:

See pages 11-12 of ETF's [2026 Decision Guide](#)

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



**Plan Administrator**



1-844-337-8383

[deltadentalwi.com/state-of-wi](http://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](https://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





# Uniform Dental Insurance – Effective Date

Effective only when your State Group Health insurance begins.

- Uniform Dental is preventive dental attached to your Health election.
- We will discuss this in more detail in the Health section of this session.





# Dental Insurance – Effective Date

Effective 1<sup>st</sup> of the month following your date of eligible hire  
(or on date of hire if date of hire is the 1<sup>st</sup>)

- Jane started her benefits eligible appointment on August 18.
  - Jane opts-out of Health but elects the stand-alone Preventive Dental.
  - Her Preventive Dental insurance will start September 1.
- Tyler started his benefits eligible appointment on September 1.
  - His Select Plus supplemental dental insurance will start September 1.



# Vision Insurance

[hr.wisc.edu/benefits/delta-vision-insurance/](https://hr.wisc.edu/benefits/delta-vision-insurance/)





# MetLife's Vision Insurance Costs – Shown as monthly premiums

Individual	Individual and Spouse	Individual and Child(ren)	Individual and Family
\$4.72	\$9.40	\$10.60	\$16.94
See pages 13-14 of ETF's <a href="#"><u>2026 Decision Guide</u></a>			



# MetLife Vision Details

Eye Exam	Frequency
Eye health exam, dilation, prescription, and refraction for glasses: Covered in full after a \$15 copay	Once every 12 months
Retinal imaging: Up to a \$39 copay on routine retinal screening when performed by a private practice.	
Frame	Frequency
Allowance: \$150, 20% off amount over allowance	Once every 24 months
Additional allowance of \$25 at select providers. Visit <a href="https://metlife.pathfactory.com/state-of-wisconsin">https://metlife.pathfactory.com/state-of-wisconsin</a> to locate participating providers.	
Standard Corrective Lenses	Frequency
Single vision, lined bifocal, lined trifocal, lenticular: Covered in full after \$25 eyewear copay <sup>1</sup> .	Once every 12 months




# MetLife Vision Details

Standard lens enhancements <sup>2</sup>	Frequency
Standard Polycarbonate (child up to age 18) <sup>3</sup> Covered in Full and Adults Covered in Full after \$40 eyewear copay <sup>1</sup> .	Once every 12 months
Progressive Standard, Progressive Premium/Custom, Standard Polycarbonate (adult), UV coating, Scratch-resistant coatings, Solid or Gradient Tints, Anti-reflective, Photochromic, Blue Light filtering, Digital Single Vision, Polarized, High Index (1.67 / 1.74): Your cost will be limited to a member out of pocket amount (MOOP) that MetLife has negotiated for you.	

Contact lenses (instead of eyeglasses) <sup>4</sup>	Frequency
Contact fitting and evaluation: <ul style="list-style-type: none"> <li>• Standard fitting; Covered in full after \$30 copay</li> <li>• Specialty fitting: \$50 Allowance after \$30 copay</li> </ul>	Once every 12 months
Elective lenses: \$150 allowance	
Necessary lenses: Covered in full	
Discounts: <sup>4</sup>	



# MetLife Benefit Details – continued

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



# Vision Insurance – In-network providers

[metlife.pathfactory.com/state-of-wisconsin/superior-vision](https://metlife.pathfactory.com/state-of-wisconsin/superior-vision)



[HOME](#)

[BENEFITS](#)

[RESOURCES](#)



## Find a Vision Provider

Go to the Find a Vision Provider tool, choose Superior Vision as your network and enter your ZIP code for a list of participating vision providers.

[Go to Site](#)





# Vision Insurance – Effective Date

Effective 1<sup>st</sup> of the month following your date of eligible hire  
(or on date of hire if date of hire is the 1<sup>st</sup>)

- Jane started her benefits eligible appointment on August 18.
  - Her Vision insurance will start September 1.
- Tyler started his benefits eligible appointment on September 1.
  - His Vision insurance will start September 1.



# Pretax Spending Accounts

[hr.wisc.edu/benefits/flexible-spending-accounts/](http://hr.wisc.edu/benefits/flexible-spending-accounts/)





# Pretax Spending Account Eligibility

Most UW employees are eligible to participate in pretax spending accounts.

## Eligible to Participate

- Employees covered by the WRS, except for limited term employees (LTEs)
- Project employees
- Rehired annuitants
- Student hourly employees
- Graduate Assistants (e.g., TAs and RAs)
- Certain Post Grad Trainees

## Not Eligible to Participate

- University Staff – Temporary (i.e., LTEs)
- Fellows
- Scholars
- Non-service Graduate Interns & Trainees
- Most Postdocs



# Flexible Spending Accounts (FSAs) in 2026

## Health Care FSA



Helps to cover medical, dental, vision, prescription, and qualified over-the-counter items

- **Maximum:** \$3,300
- **Minimum:** \$50
- **Carryover:** \$660

## Limited Purpose FSA



Helps to cover dental and vision expenses, compatible with HSA plans

- **Maximum:** \$3,300
- **Minimum:** \$50
- **Carryover:** \$660

## Dependent Care



Helps to cover daycare expenses for tax dependents during work hours

**Maximum:** \$7,500  
**No Minimum**  
**No Carryover**





# Flexible Spending Accounts (FSAs)




FSA Plan	Eligible Expenses	Eligible Dependents	Annual Minimum Requirement	Annual Contribution Maximum	Possible Carryover into 2027
Health	medical, prescription, dental and vision	you, your spouse, qualified dependent(s)	\$50	<b>\$3,300</b>	<b>\$660 maximum</b>
Limited Purpose	dental and vision (post-HDHP-deductible medical and prescription)	you, your spouse, qualified dependent(s)	\$50	<b>\$3,300</b>	<b>\$660 maximum</b>
Dependent Day Care	after school care, adult or child daycare	you, your spouse, qualified dependent(s)	n/a	<b>\$7,500</b> ( <b>\$3,750</b> if married and filing separately)	n/a



## How does a pretax FSA work?

- You may send money from your paychecks into an account with TASC.
- Money you send to a 2026 FSA is **not** part of your 2026 taxable income.

**For example (assuming a straight 25% tax):**

No FSA	With Health FSA	
\$200 earned -\$50 (tax) <b>\$150 on your paycheck</b> to spend on anything	\$200 earned  -\$0 tax withheld <b>\$0</b> on your paycheck	and sent to FSA  <b>\$200 in FSA</b> to spend on qualifying 2026 expenses 



# There are risks to electing a pretax FSA

- You must **incur expenses** and then **spend the money** you send to the FSA by deadline. You may **forfeit** unspent money.
  - The plan year ends December 31, 2026, but if your eligible employment ends earlier in the year, you must incur health expenses no later than the last day of the month in which your employment ends.
- You can only use the money in the account for qualified expenses.

## For example:

No FSA	With Dependent Day Care FSA	
\$200 earned -\$50 (tax) <b>\$150 on your paycheck</b> to spend on anything in 2026 or to save for a future year	\$200 earned -\$0 tax withheld <b>\$0 on your paycheck</b>	and sent to FSA → <b>\$200 in Dependent FSA</b> If <b>not</b> used on qualifying 2026 expenses, is <b>forfeited</b> (you lose the money)



# What do you mean by "incur" expenses?

**The date you receive the service** is the date you **incur** the service, even if you pay the bill later.

## **For example:**

Urgent Care visit in Dec 2025 charges \$25 copay.

- The \$25 was incurred before your 2026 FSA was effective, so you **cannot** use your 2026 Health FSA, even if the bill didn't arrive in the mail until January or February.

Urgent Care visit in Dec 2026 charges \$25 copay.

- If the \$25 was incurred in 2026 while your account is active (if your account began September 1, 2025), you **can** use your 2026 Health FSA election even if the bill doesn't arrive until Jan or Feb 2027. (But your deadline to submit would be in March 2027.)



# What are “eligible” or “qualifying” expenses?

Some medical, dental, or vision care or childcare bills are eligible to be paid for using pretax FSA money. But not everything you purchase from a provider will qualify. **You are responsible** for learning how to use your FSA!

See TASC’s list and resources.

[tasconline.com/clients/etftasc/](https://tasconline.com/clients/etftasc/)

[tasconline.com/wp-content/uploads/2025/09/TC-ETF-6213-Accessing-MyTASC.pdf](https://tasconline.com/wp-content/uploads/2025/09/TC-ETF-6213-Accessing-MyTASC.pdf)

## **For example:**

If you pay a \$15 copay as your share of the cost for a medical office visit, **you may use** your pretax Health FSA balance to pay that \$15 bill.





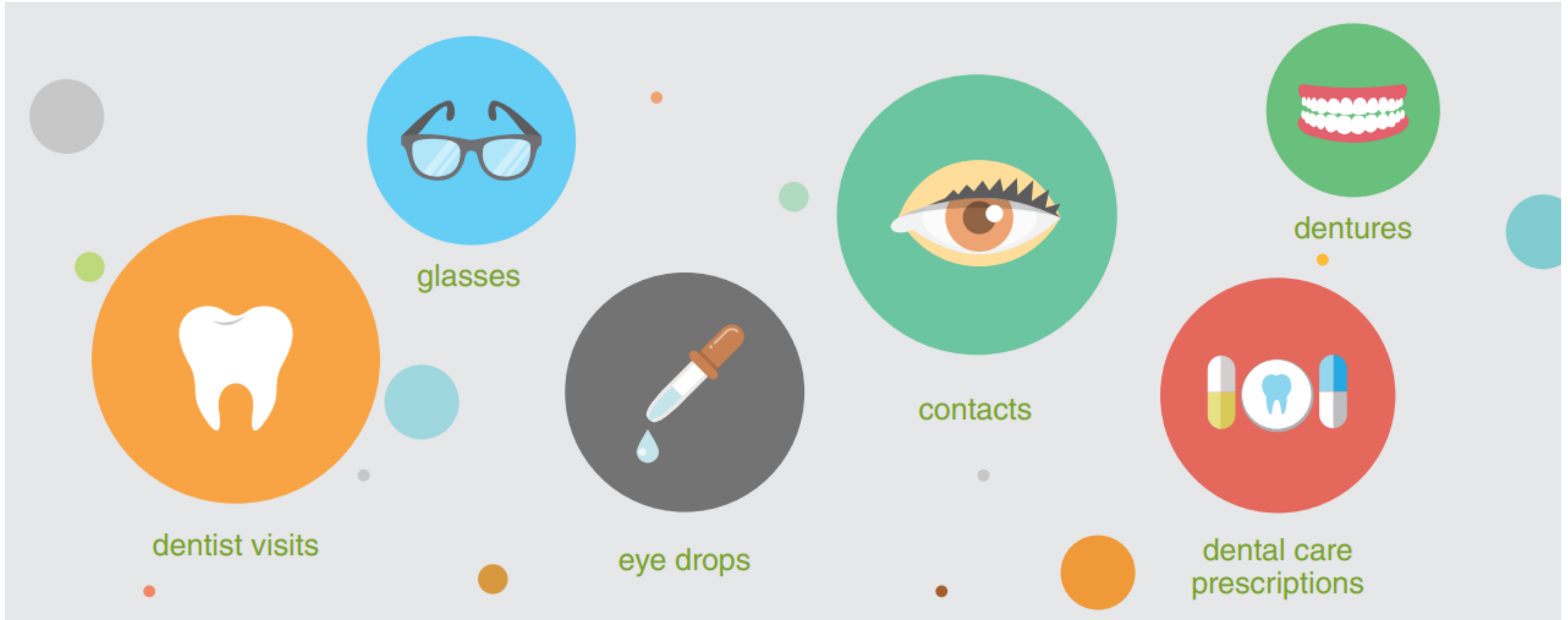
# Health FSA – up to \$3,300



More details: [tasconline.com/wp-content/uploads/2025/09/TC-ETF-4248-FSA-Eligible-Expenses.pdf](https://tasconline.com/wp-content/uploads/2025/09/TC-ETF-4248-FSA-Eligible-Expenses.pdf)



# Limited Purpose FSA\* – up to \$3,300



\*Only available to you if you have also elected the state's High Deductible Health Plan

More details: [tasconline.com/wp-content/uploads/2025/09/TC-ETF-4248-FSA-Eligible-Expenses.pdf](https://tasconline.com/wp-content/uploads/2025/09/TC-ETF-4248-FSA-Eligible-Expenses.pdf)



# Dependent Care FSA – up to \$7,500\*

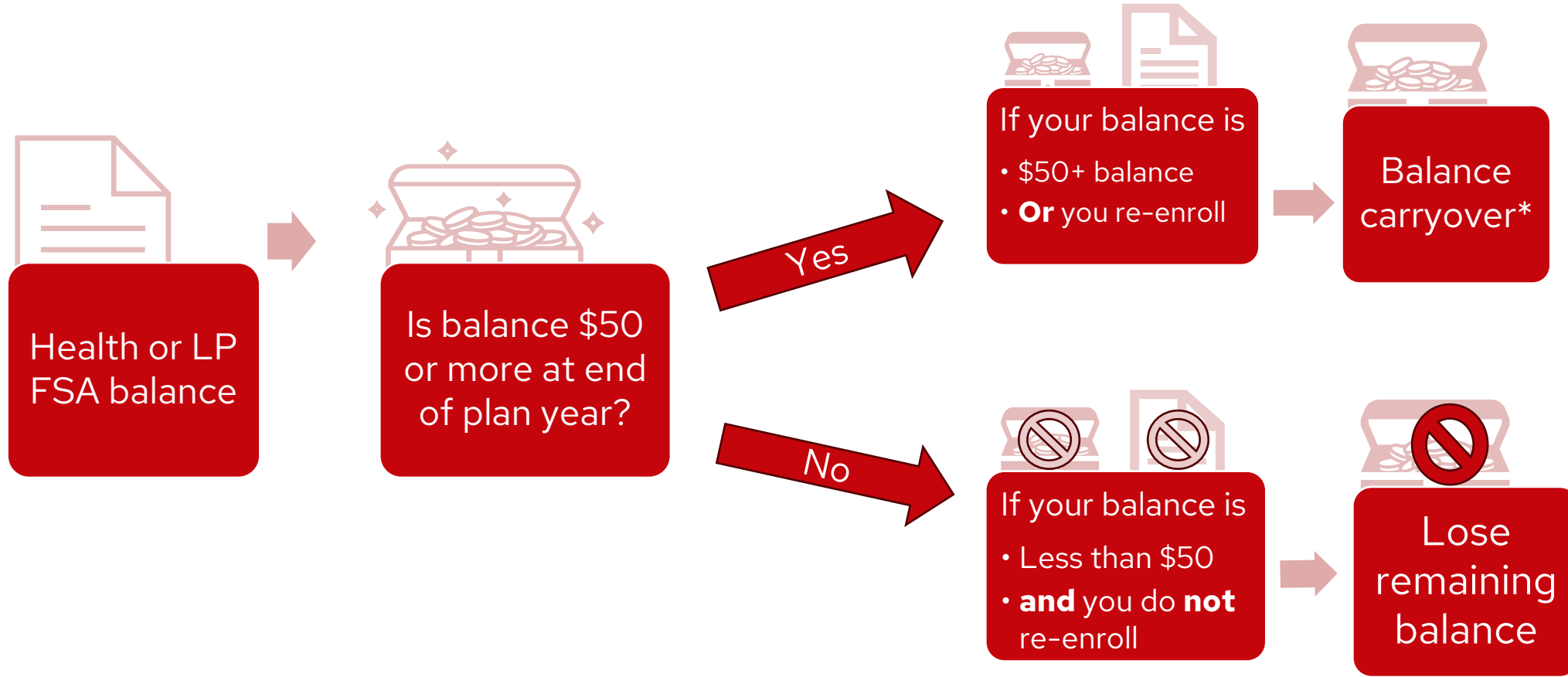


\*7,500 household max if single or married and filing jointly; \$3,750 max each spouse if married but file taxes separately

More details: [tasconline.com/wp-content/uploads/2025/09/TC-ETF-3166-Dependent-Day-Care-Account.pdf](https://tasconline.com/wp-content/uploads/2025/09/TC-ETF-3166-Dependent-Day-Care-Account.pdf)



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



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



# Limited rollover: Health and Limited Purpose FSA

- If you continue to be employed from one year to the next, at the end of each year you forfeit any unspent Health FSA or LP FSA balance under \$50 or over \$660.
  - Your Health or LP FSA balance of \$50-\$660 can roll over into the next year\* and be spent in 2027 if your employment continues.
  - If you re-elect again the Health or LP FSA for 2027, even a smaller balance of \$1-\$49 can roll over.
- **No roll over for the Dependent Day Care FSA.** You forfeit any unspent balance.



\*The roll over won't show-up to be available to use until April of the following year.



# How you fund and use your FSA

Health and Limited Purpose FSAs	Dependent Day Care FSA
<p><b>Prefunded</b></p> <ul style="list-style-type: none"><li>The entire amount of money you pledged to contribute for the year is available to spend <b>upfront</b>.</li></ul>	<p><b>\$0 starting balance</b></p> <ul style="list-style-type: none"><li>No money is in the account until your payroll contributions are deposited.</li></ul>
<p><b>Use FSA debit card...</b></p> <ul style="list-style-type: none"><li>At the pharmacy</li><li>At the doctor's office</li><li>At the dentist's office</li><li>To pay your bills online</li></ul>	<p><b>No debit card</b></p> <ul style="list-style-type: none"><li>Pay for your dependent's eligible daycare expenses, then request reimbursement.</li></ul>





## Limited mid-year changes allowed

- You cannot change your FSA election mid-year unless:
  - you have a qualifying life event or change **and**
  - you submit a change form within 30-days of the change.
- See TASC for more mid-year change information.





# You must substantiate your FSA claims

## **Substantiate** your claims:

- You **must** provide documents that prove it was an eligible expense when asked.
  - [tasconline.com/wp-content/uploads/2025/09/TC-ETF-6860-Substantiation-Guide.pdf](https://tasconline.com/wp-content/uploads/2025/09/TC-ETF-6860-Substantiation-Guide.pdf)

## **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](https://wisconsin.edu/ohrwd/benefits/fsaunsubstantiated)





For more information on Health FSAs and HSAs:

**IRS Publication 969**

[irs.gov/pub/irs-pdf/p969.pdf](https://irs.gov/pub/irs-pdf/p969.pdf)



**Publication 969**

**Health Savings  
Accounts and  
Other  
Tax-Favored  
Health Plans**





For more information on Dependent Care accounts:

**IRS Publication 503**

[irs.gov/pub/irs-pdf/p503.pdf](https://irs.gov/pub/irs-pdf/p503.pdf)



**Publication 503**

**Child and  
Dependent  
Care Expenses**





# Flexible Spending Accounts – Effective Date

Effective 1<sup>st</sup> of the month following your date of eligible hire  
(or on date of hire if date of hire is the 1<sup>st</sup>)

- Jane started her benefits eligible appointment on August 18.
- Her FSA will start September 1.
- Tyler started his benefits eligible appointment on September 1.
- His FSA insurance will start September 1.

Your annual election is divided over the number of months in which you have 2026 coverage.

- See current year's pay schedule: [wisconsin.edu/shared-services/wp-content/uploads/sites/346/2025/06/pay-bw-calendar-2026-full.pdf](https://wisconsin.edu/shared-services/wp-content/uploads/sites/346/2025/06/pay-bw-calendar-2026-full.pdf)



# Parking and Transit Pretax Accounts

[hr.wisc.edu/benefits/parking-  
and-transit-accounts](https://hr.wisc.edu/benefits/parking-and-transit-accounts)





# Transportation Office at UW–Madison

## [transportation.wisc.edu](http://transportation.wisc.edu)



- [Madison Metro bus passes](#)

- UW employees pay only \$48 per year for unlimited rides



- [Emergency taxi vouchers](#)

- For UW employees who bike or bus to work



- [Commuter Solutions](#)

- Bus or bike paths to get you from home to work and back again



- Pre-tax [parking](#) deductions via payroll

- For annual base lot permits





# Parking Pretax Account with TASC

Ride Share



Bus



**Transit**

*UWHC in not eligible*



\$325.00  
Per Month  
Maximum  
\$50 Minimum  
100% Rollover

**Parking**

*UWHC in not eligible*



\$325.00  
Per Month  
Maximum  
\$50 Minimum  
100% Rollover

Parking  
Garage



Train &  
Subway



Van Pool



Monthly  
Parking  
Pass






# Parking Pretax Account with TASC

Money is available to spend only once you deposit it.  
Enroll, change, or stop at any time.

## Parking Account

- Minimum of \$50, up to \$325/month for certain work-related parking costs.
- If you already have a UW Transportation Services parking permit:

If you have:	Consider:
An <b>annual base lot parking permit</b> is already paid for pre-tax (if paid through payroll deduction)	Do <b>not</b> also enroll in this Pretax Parking Account (unless you also have other eligible parking expenses related to work).
A <b>flex parking permit</b> , you use a debit or credit card to pay to park only on days you use the lot	You <b>may</b> want to contribute money to a Pretax Parking account to reduce the tax you pay 

See page 16 of ETF's [2026 Decision Guide](#)  
or [wisconsin.edu/benefits-enrollment/#SpendingandSavingsAccounts](https://wisconsin.edu/benefits-enrollment/#SpendingandSavingsAccounts) or [tasconline.com/clients/etftasc](https://tasconline.com/clients/etftasc)



# Transit Pretax Account with TASC

Money is available to spend only once you deposit it.  
Enroll, change, or stop at any time.

## Transit Account

- Minimum of \$50, up to \$325/month for certain transit costs for your commute to work
- If you have a UW Employee Bus Pass for Madison Metro buses:

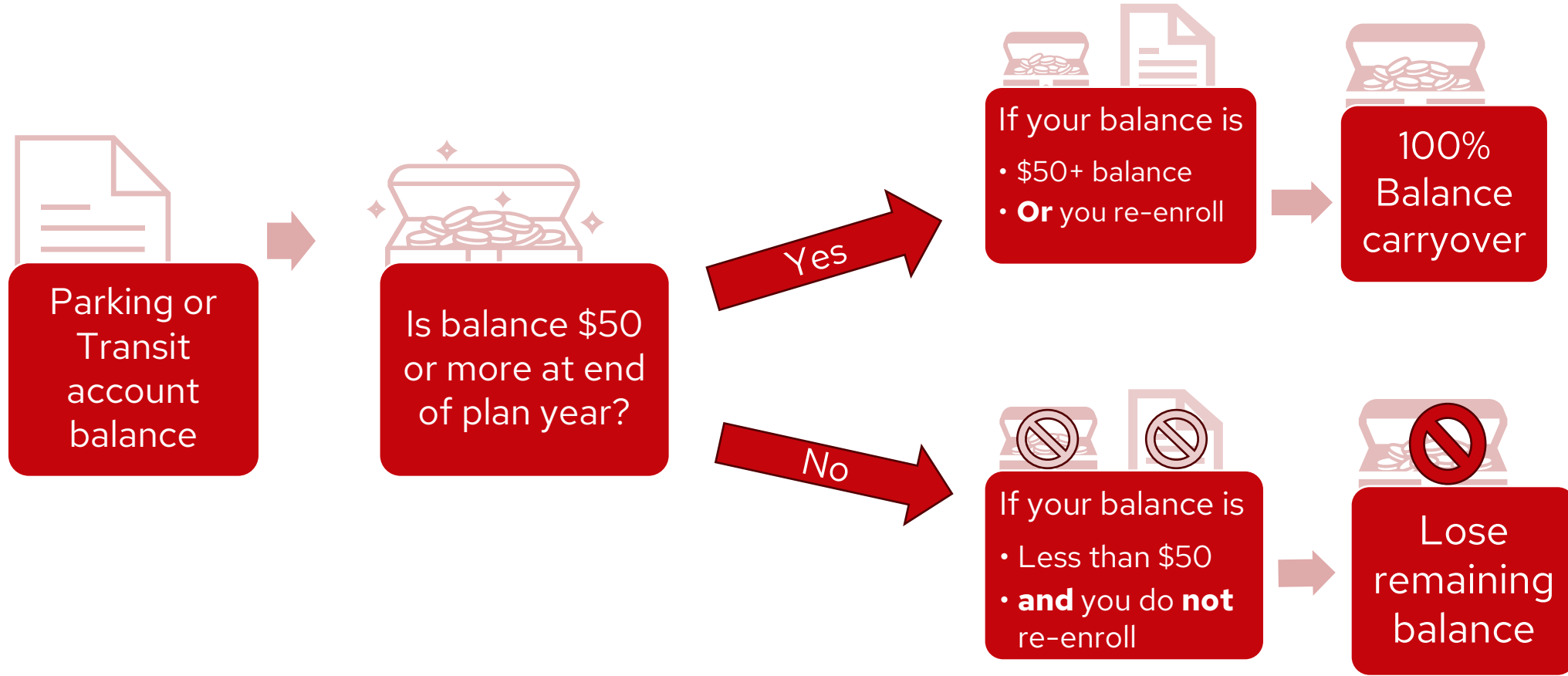
If you have:	Consider:
Paid for your bus pass through payroll deduction, you are already paying pretax	Do <b>not</b> also enroll in this transit account



See page 16 of ETF's [2026 Decision Guide](#)  
or [wisconsin.edu/benefits-enrollment/#SpendingandSavingsAccounts](https://wisconsin.edu/benefits-enrollment/#SpendingandSavingsAccounts) or [tasconline.com/clients/etftasc](https://tasconline.com/clients/etftasc)



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



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



# Parking & Transit Pretax Accounts– Effective Date

Effective 1<sup>st</sup> of the month after receipt of the application

- Jane started her benefits eligible appointment on January 27
  - She submitted her application for a transit pretax account on January 28.
  - Her transit pretax account will start February 1.
- Tyler started his benefits eligible appointment on March 1.
  - He submitted his application for a parking pretax account on September 3.
  - His parking pretax account will start October 1.



A large, close-up photograph of a hand is the background for the entire page. In the foreground, there are white silhouettes of a family: a man with a cane, a woman, and a person in a wheelchair on the left; and a pregnant woman, a man, a woman, and a child on the right. The background is a solid red color.

# Accidental Death and Dismemberment (AD&D) Insurance & Accident Insurance

## **AD&D Insurance Resources from UW-Madison:**

[hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance](https://hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance)

## **Accident Insurance Resources from UW-Madison:**

[hr.wisc.edu/benefits/accident-insurance](https://hr.wisc.edu/benefits/accident-insurance)





# Two Different Accident Plans, Two Different Providers

## AD&D Insurance



## Accident Insurance





# Accidental Death and Dismemberment (AD&D)

A circular image showing two people holding hands. One person is wearing a white long-sleeved shirt and tan pants, and the other is wearing a blue denim jacket. The person in the white shirt is wearing a black protective glove on their right hand. The background is a blurred outdoor setting with green foliage.

 **ZURICH**

 UNIVERSITY OF WISCONSIN SYSTEM  
**LW**

Accidental Death & Dismemberment (AD&D) Insurance

University of Wisconsin System

Fact Sheet –  
Policy GTU 8364005

**Zurich Fact Sheet:**  
[wisconsin.edu/ohrwd/benefits/download/life/add/fact.pdf](https://wisconsin.edu/ohrwd/benefits/download/life/add/fact.pdf)





# AD&D - Benefit Levels and Premiums

## Benefit Level and Premiums

Benefit Amount	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Employee Cost (per month)	\$0.60	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
Family Cost (per month)	\$0.93	\$1.85	\$3.70	\$5.55	\$7.40	\$9.25	\$11.10	\$12.95	\$14.80	\$16.65	\$18.50





# AD&D – Benefit Levels for Covered Dependents

The benefits for your covered dependents will be a percentage of your benefit amount:

Plan Selected	Spouse/Domestic Partner	Child(ren)
Family plan that covers employee and a spouse/domestic partner only	60%	Not applicable
Family plan that covers employees and dependent child(ren) only	Not applicable	20%
Family plan that covers a spouse/domestic partner employees and dependent child(ren)	50%	15%

**Spouse/domestic partner maximum benefit: \$300,000;  
Dependent child(ren) maximum benefit: \$50,000**





# AD&D – Overview of Coverage & Benefits

## Coverages:

- 24/7 Accident protection
- Optional dependent coverage

## Dismemberment schedule (% of principle sum, up to \$500,000):

- Both hands or both feet: 100%
- One hand and one foot: 100%
- One hand or one foot plus sight of one eye: 100%
- Sight of both eyes: 100%
- Speech and hearing: 100%
- Speech or hearing: 50%
- Thumb and index finger same hand: 25%

## Covered loss of use of:

- Four limbs: 150%
- Three limbs: 75%
- Two limbs: 66 2/3%
- One limb: 50%

## Additional benefits:

- Additional dismemberment benefit for children
- Car jacking benefit
- Continuation of insurance benefit
- Daycare benefit
- Hearing aid or prosthetic appliance benefit
- Higher education benefit

## Additional benefits, continued:

- Home alterations and vehicle modification benefit
- Natural disaster benefit
- Seatbelt/air bag benefit
- Spouse retraining benefit
- Surviving spouse benefit
- Therapeutic counseling benefit
- Travel assistance benefit
- Identity theft
- Critical burn benefit
- Rehabilitation benefit





# AD&D - Filing Claims

## You file your own claims with Zurich

- You must submit claims by the deadline, which may be within 90 days of the accident.
  - See plan certificate: [wisconsin.edu/ohrwd/benefits/download/life/add/cert.pdf](https://wisconsin.edu/ohrwd/benefits/download/life/add/cert.pdf)
  - Request a claim form at 1-866-841-4771





# AD&D – Travel & Identity Theft Assistance

## Travel Assistance

- 1- 800-263-0261 from US or Canada
- +1-416-977-0277 call collect from anywhere else in the world
  - Reference The University of Wisconsin System, policy GTU 8364005.
- [zurichtravelassist.com](http://zurichtravelassist.com)

## Identity Theft Assistance

through CyberScout

- 1-888-846-970 or
- [transunion.com/solution/truempower/identity-protection-management/cyber-protection](http://transunion.com/solution/truempower/identity-protection-management/cyber-protection)





## AD&D – Effective Date

Effective 1<sup>st</sup> of the month **after** 30 days of eligible employment

- Natalie started her benefits eligible appointment on January 27.
  - AD&D insurance will begin March 1
- Ricardo started his benefits-eligible appointment on March 15.
  - His AD&D insurance will begin May 1.





# Accident Insurance



## Accident insurance

You don't plan on it,  
but you can plan for it!



## Brochure

[wisconsin.edu/ohrwd/benefits/download/accidentbrochure.pdf](https://wisconsin.edu/ohrwd/benefits/download/accidentbrochure.pdf)





# Accident Insurance – Plan Premiums

## 2026 Monthly Premium Rates

	Individual	Individual + Spouse	Individual + Child(ren)	Family
<b>Monthly cost</b>	\$3.92	\$5.58	\$7.52	\$10.98





# Accident Insurance – Plan Coverage

If you have an accident and make a claim, then the plan pays you a set amount.

## Coverage Includes:

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





# Accident Insurance – How it Works

## Claim Example:

- You enroll in accident insurance.
- Ten months later, you fall off a ladder.
- The cash benefits from your injury can be used to help with medical costs that your health insurance plan might not cover, providing flexibility to spend the money on deductibles, co-pays, child-care, or a dog sitter.\*

\*Actual experience and benefit payouts may vary from this example

Employee accident insurance	Benefit
Broken lower leg	\$1,000
Broken wrist	\$500
Emergency room treatment	\$150
Ambulance	\$250
Hospital stay (2 days)	\$1,400
<b>Securian Financial pays you</b>	<b>\$3,300</b>

## Key benefits of accident insurance:

- ✓ No medical questions or health exam
- ✓ Covers your spouse and/or children
- ✓ Take your coverage with you if you leave your job





# Accident Insurance – Filing Claims

## You file your own claims with Securian

- [securian.com/benefits](https://securian.com/benefits)
- Or call 1-866-295-8690
- You must submit claims by deadline, which may be within 72 hours of the accident.
  - See plan certificate: [wisconsin.edu/ohrwd/benefits/download/accidentcert.pdf](https://wisconsin.edu/ohrwd/benefits/download/accidentcert.pdf)
- Accident claims payable only if treatment if received in the U.S or a U.S territory.
- AD&D claims payable regardless of where the death occurs.





# Accident Insurance – Effective Date

Effective 1<sup>st</sup> of the month following your date of eligible hire  
(or on date of hire if date of hire is the 1<sup>st</sup>)

- Jane started her benefits eligible appointment on August 18.
- Her Accident insurance will start September 1.

- Tyler started his benefits eligible appointment on September 1.
- His Accident insurance will start September 1.



# Life Insurance

**Resources from  
UW-Madison:**  
[go.wisc.edu/1mma9x](https://go.wisc.edu/1mma9x)





# What is Life Insurance?

Life insurance pays a benefit (an amount of money) to your beneficiary (a person, persons, or charity of your choice) if you die while covered by the plan.



Protect your family's home



Provide for child-care & education



Replace lost household income



Leave a charitable gift





# Why Life Insurance?

## You might consider electing employee life insurance:

- if someone in your life relies upon your earnings to pay bills
  - (e.g., rent or mortgage or car payment)
- if someone has cosigned with you
  - (e.g., school loans, rental agreement, car payment)
- to cover the cost of your funeral
- when electing as a new hire through your employer, it is guaranteed issue (insurance company can't deny your coverage when elected timely)





# Complete a Beneficiary Designation Form

Designated beneficiaries would receive money upon your death.

## **If you enroll in a life insurance plan:**

- Submit a beneficiary designation form to the insurance company so that, if you die, they know who should be paid.
- The UW's beneficiary designation forms are online:
  - [wisconsin.edu/ohrwd/benefits/beneficiary](https://wisconsin.edu/ohrwd/benefits/beneficiary)





# You choose who will be your beneficiaries

If you enroll in a life insurance plan, you may select one **or** multiple beneficiaries:

If you select...	They would then...
<ul style="list-style-type: none"><li>• One beneficiary</li></ul>	<ul style="list-style-type: none"><li>• Receive the entire benefit</li></ul>
<ul style="list-style-type: none"><li>• Multiple beneficiaries</li></ul>	<ul style="list-style-type: none"><li>• Divide the benefit among them</li></ul>

In the future, **you can change whom you initially chose** as your beneficiaries by submitting a new beneficiary form to the insurance company.





# Two Life Insurance Options

You can enroll in none, one, or both optional term life insurance plans:

Plan	Cost depends on
State Group Life*	Age, income, and how much coverage you choose
Individual & Family Life	Age and how much coverage you choose

\*also known as the [Wisconsin Public Employers Group Life Insurance Program](#)





# If you want it, enroll in life insurance on time

## Enroll in your first 30 days.

- State Group Life (SGL)  
and/or
- Individual & Family Life (I&F)

If you do not enroll timely, you waive by default.





# If you apply for life insurance late:

## State Group Life (SGL)

- You may enroll in one (1) unit for your own life (and one or both family units) if we receive your SGL application **within 30 days** of your marriage or the birth or adoption of your child.
- Or use a special application form called Evidence of Insurability (EOI) and share your medical information with the insurance company and wait to hear if they approve your application.
- **EOI enrollment is not guaranteed** (your application may be denied).

## Individual & Family Life (I&F)

- Use a special application form called Evidence of Insurability (EOI) and share your medical information with the insurance company and wait to hear if they approve your application.
- **EOI enrollment is not guaranteed** (your application may be denied).





# State Group Life (SGL) – Plan Details

Coverage Options	Active Employees	
<b>Basic term life</b>	<ul style="list-style-type: none"> <li>1x previous year’s WRS earnings, rounded to the next higher \$1,000 (if not already a multiple of \$1,000)</li> <li>At age 70, coverage for employees automatically continues and reduces to 50%. No further premiums are due from the employee to continue this coverage.</li> </ul>	
<b>Supplemental term life</b>	<ul style="list-style-type: none"> <li>1x previous year’s WRS earnings, rounded to the next higher \$1,000 (if not already a multiple of \$1,000)</li> <li>At age 70, coverage for employee terminates</li> </ul>	
<b>Additional term life</b>	<ul style="list-style-type: none"> <li>1x, 2x, or 3x previous year’s WRS earning, rounded to the next higher \$1,000 (if not already a multiple of \$1,000)</li> </ul>	
<b>Spouse and Dependent Child term life</b>	<ul style="list-style-type: none"> <li>Spouse: \$10,000</li> <li>Each dependent child: \$5,000</li> </ul> <p>1 unit at \$2.10 per month</p>	<ul style="list-style-type: none"> <li>Spouse: \$20,000</li> <li>Each dependent child: \$10,000</li> </ul> <p>2 units at \$4.20 per month</p>

Cost to employee per month depends on:

- Age
- Income
- Number of units

See more information: [The Wisconsin Public Employers Group Life Insurance Program \(ET-2101\)](#).



# State Group Life - Premiums as of April 2026



Age	State Employee	
	Basic and Supplemental	Additional
April 1, 2025 – March 31, 2026		
Under age 40	\$0.06	\$0.09
40-44	\$0.09	\$0.13
45-49	\$0.15	\$0.22
50-54	\$0.24	\$0.35
55-59	\$0.33	\$0.49
60-64	\$0.44	\$0.66
65-69*	\$0.58	\$0.84
70 and older	see next hidden slide	



# State Group Life - Premiums if age 70 and older



When an active employee reaches age 70:

- Basic coverage continues
  - at a reduced level
  - without further premium cost
- Supplemental coverage ends.
- Additional coverage will continue until the employee cancels coverage, stops paying premiums or terminates employment.
- If 70 or older as a new hire, employee only eligible for Additional units with Evidence of Insurability approval

Age as of 04/01/2026	Rate Per \$1,000
70	\$1.00
71	\$1.15
72	\$1.25
73	\$1.45
74	\$1.60
75	\$1.80
76	\$1.95
77 and older	\$2.06

# Individual & Family Life (I&F) - Plan Details (1 of 2)



New employees can select the following coverage levels	
<b>Employee Term Life</b>	\$5,000, \$10,000, \$15,000, or \$20,000
<b>Spouse/Domestic Partner Term Life</b>	\$5,000 or \$10,000
<b>Child Term Life</b>	\$2,500 or \$5,000

Maximum Coverage Levels	
<b>Employee</b>	\$300,000
<b>Spouse/Domestic Partner</b>	\$150,000 or the amount of employee coverage, whichever is less.
<b>Child</b>	\$25,000 or the amount of employee coverage, whichever is less.

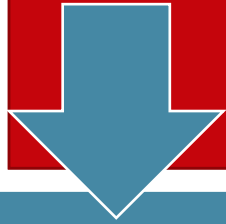
If \$20k election:	
Age	Cost per month
< 28	\$0.46
28-30	\$0.50
31-33	\$0.64
34-36	\$0.74
37-39	\$0.90
40-42	\$1.36
43-45	\$2.16
46-48	\$2.60
49-51	\$3.62
52-54	\$4.64
55-57	\$6.46
58-60	\$8.00
61-63	\$11.20
64+ premiums online!	

Securian Financial. Individual and Family Plan Fact Sheet. [wisconsin.edu/ohrwd/benefits/download/life/if/fact.pdf](https://www.wisconsin.edu/ohrwd/benefits/download/life/if/fact.pdf). Viewed 01/03/2024.

# Individual & Family Life (I&F) – Plan Details (2 of 2)



**If** you enroll as a new employee, you may choose to increase your coverage during the annual open enrollment period each fall.



(Annual increases for I&F are **not** offered to you if you aren't already enrolled.)

## Maximum Coverage Levels

<b>Employee</b>	\$300,000
<b>Spouse/Domestic Partner</b>	\$150,000 or the amount of employee coverage, whichever is less.
<b>Child</b>	\$25,000 or the amount of employee coverage, whichever is less.





# Life Insurance – Effective Date

Effective 1<sup>st</sup> of the month **following entry date**

- Natalie started her benefits eligible appointment August 18.
  - She completed her life insurance enrollment in MIBs on August 25
  - Life insurance will begin Sept 1
- Ricardo started his benefits-eligible appointment September 1
  - He completed his life insurance enrollment in MIBs on October 1
  - His Life insurance will begin November 1





# Life Style benefits - at no additional cost!

Automatic enrollment for all WRS-participating employees with State Group Life or Individual & Family Life insurance.

- **Travel Assistance**
  - From RedpointWTP LLC
- **Legal, Financial, and Grief Resources**
  - From LifeWorks
- **Legacy Planning**
  - From Securian Financial
- **Financial Counseling for Beneficiaries**
  - From Pricewaterhouse-Coopers LLC



# Disability Insurance (ICI)

**ICI Resources from  
UW-Madison:**

[hr.wisc.edu/benefits/income-continuation-insurance](https://hr.wisc.edu/benefits/income-continuation-insurance)





# What is Disability (ICI) Insurance?

Income Continuation Insurance (ICI) can pay you **75% of your average monthly earnings\*** if you become:

1. disabled (injured or ill), and
2. cannot work, and
3. meet plan requirements.

\*The maximum benefit that can be paid is \$7,500 per month, even if your average earnings are more than \$120,000 per year. If you have other income sources, you will receive a lower payment from ICI.





# Types of Disability (ICI) Insurance

12

months  
or less

Short-term  
disability

(first 12 months)

- You're unable to perform the duties of your job.

12+

months

Long-term  
disability

- You're unable to work in any "substantially gainful activity" for which you are qualified.





# ICI Disability - when does it start to pay me?

Before the plan will pay you any benefits, you must:

- serve an **elimination period** (be disabled for a certain length of time), **and**
- **use all\* your sick leave** hours.

## University Staff

You must wait 30 days or use all your sick leave (up to 130 days) – whichever is longer.

## Faculty and Academic Staff

You must complete the elimination period you chose (30, 90, 125, or 180 days) or use all your sick leave (up to 130 days) – whichever is longer.

\*Or, if you have a lot of sick leave saved, use at least 1,040 hours (130 days).





# ICI Disability - how long will it pay?

Your ICI benefit payments **end** on the earliest of the following dates:

- When you can again perform the duties of your position (or of any position, if a long-term disability)
- When you return to your former employment status
- When you die

Age at Disablement	Duration of Benefits from Date of Disablement
On or before 60th birthday	To age 65
After 60th birthday	5 years





# ICI Disability Cost

See your My Insurance enrollment portal or the premium charts online.

The screenshot shows the Human Resources website header with the logo and navigation menu. The main content area features a breadcrumb trail, a title for 'INCOME CONTINUATION INSURANCE', and a descriptive paragraph about the insurance benefits. A link to a premium calculator is also visible.

**HUMAN RESOURCES**

HOME PAY BENEFITS POLICIES CONTACT HR

HOME / BENEFITS / INCOME CONTINUATION INSURANCE

## INCOME CONTINUATION INSURANCE

Income Continuation Insurance (ICI) provides up to 75% of gross wages as replacement income if you become disabled. Benefits begin after your selected waiting period or after using your accumulated sick leave (up to 130 days), whichever is longer.

Use the [premium calculator](#) to determine your monthly cost.





# ICI Disability – Effective Date

Your effective date will vary based on if you are:

1. University Staff, or
2. Faculty, Academic Staff, or Limited Appointee (FAASLI)





# 1. University Staff's ICI

Effective 1<sup>st</sup> of the month following your date of eligible hire  
(or on date of hire if date of hire is the 1<sup>st</sup>)

- Jane started her benefits eligible appointment August 18
  - Her ICI Disability insurance will start September 1.
- Tyler started his benefits eligible appointment September 1.
  - His ICI Disability insurance will start September 1.





## 2a. Faculty & Academic Staff's ICI

	Option 1: "Early" ICI	Option 2: "Regular" ICI
Effective Date	1 <sup>st</sup> of the month on or following 1 <sup>st</sup> day of eligible appointment.	1 <sup>st</sup> of the month after you earn 12 months of WRS state service
Premium Coverage	<ul style="list-style-type: none"><li>• At first, you pay 100% of the full premium.</li><li>• After 12 months of WRS state service, the UW pays a share of the cost.</li></ul>	The UW pays a share of the cost.
In My Benefits	Enroll as a new hire	Enroll later, but <b>before</b> you've earned 12 months of WRS state service.
Example	John's Date of Hire: August 18, 2025 ICI Effective Date: September 1, <b>2025</b>	Natalie's Date of Hire: August 18, 2025 ICI Effective Date: September 1, <b>2026</b>





## 2b. Faculty & Academic Staff's ICI

- Employees will only have the option to elect (or decline) coverage.
- For FAASLI employees, another event will become available at the end of their deferred eligibility period.

The screenshot shows a user interface for enrolling in Income Continuation Insurance (ICI). On the left, there is a section with a yellow arrow icon pointing to the right. The text in this section reads: **Income Continuation Insurance (ICI)** and "If you do not take this opportunity to enroll, you may only enroll through evidence of insurability which requires completion of a medical history questionnaire. Acceptance is not guaranteed." The main area of the screen is light blue and contains the question "Would you like Income Continuation Insurance (ICI) coverage?". Above this question is a blue button labeled "Decision required". Below the question are two buttons: a red button labeled "Begin enrollment" and a blue button labeled "Decline coverage".





## ICI Disability - Birth of child (1 of 2)

ICI can provide the covered birthing employee 6 weeks of disability from the date of delivery (8 weeks for a cesarean delivery).

As with any disability claim, before the ICI benefit is paid the claimant must both:

- serve the elimination period **and**
- exhaust their sick leave





## ICI Disability - Birth of child (2 of 2)

Your ICI benefit may **not** pay following a birth if, for example:

- Your sick leave balance is large enough to keep you in 100% pay status for the course of your disability, or
- Your elimination period is lengthy (90, 125, or 180 days) and you are disabled for a shorter time (6 or 8 weeks).





# Learn about Parental Leave at UW–Madison: [hr.wisc.edu/paid-parental-leave](https://hr.wisc.edu/paid-parental-leave)

## Paid Parental Leave

UW–Madison is implementing a new Paid Parental Leave policy effective July 1, 2024. This policy reflects our commitment to supporting the well-being of employees and their families at an important time in their lives.

Learn More

[Policy Overview](#) »

[How to Request Paid Parental Leave](#) »

[Detailed Information and Assistance](#) »

[Frequently Asked Questions](#) »

### Policy questions?

Please review the FAQs on this page to find answers to many questions. If you have additional questions, contact your [Divisional Disability Representative](#).

### Language Assistance

For language assistance, contact [Cultural Linguistic Services](#).





# ICI Disability Enrollment Opportunities (1 of 2)

1

Enroll as a

**New Employee**

(e.g., your first 30 days)

2

Enroll during

**Deferred Enrollment**

(e.g., if University Staff and invited to do so because of how much sick leave you have earned and saved)

3

Apply via

**Evidence of Insurability**

(no guarantee – you may be denied)



The background of the entire slide is a dense, overlapping arrangement of stacks of US dollar bills. The bills are shown from various angles, creating a sense of depth and abundance. The colors are primarily green and blue, with some white and gold accents from the bills' designs. The stacks are of varying heights and are scattered across the frame.

# Opt-Out Incentive for State Group Health

ETF Opt Out Incentive



# Health Opt-Out Incentive Details



\$166.00 per month if elected timely and approved



Taxable income



Not WRS income, so it doesn't affect your retirement annuity



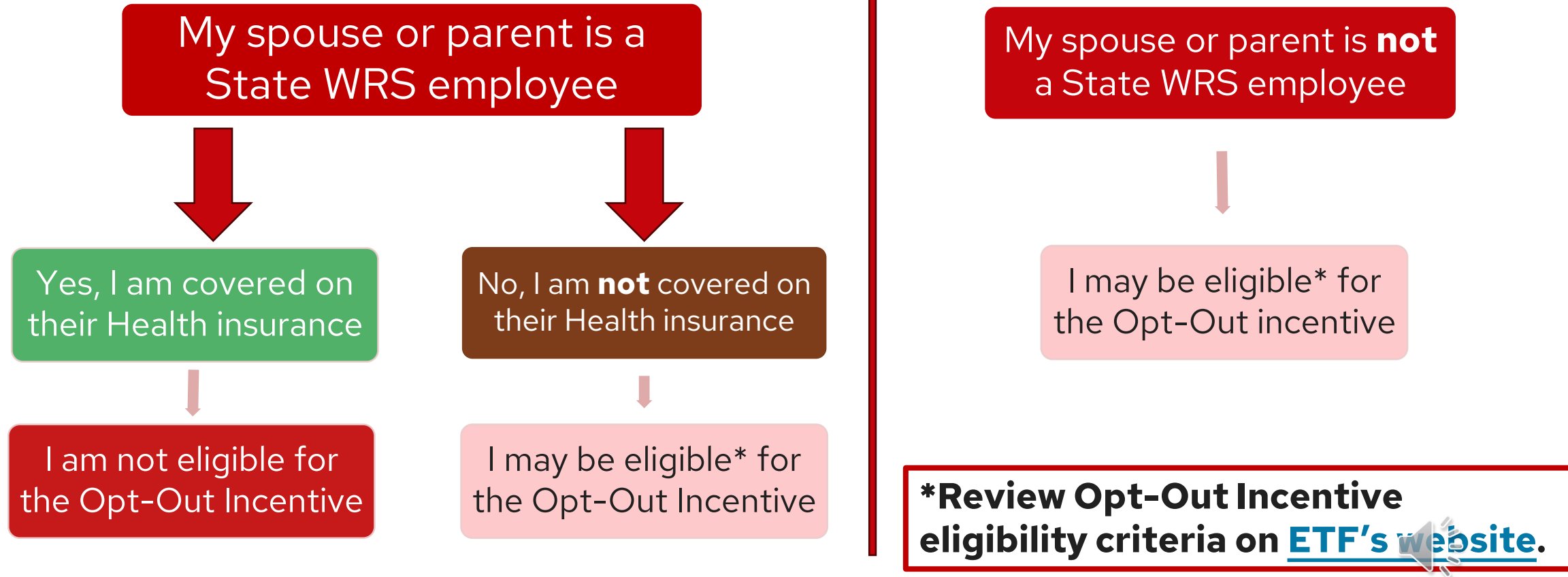
See FAQ: [etf.wi.gov/state-employee-and-retiree-health-plan-supplemental-benefits/how-choose-enroll-your-benefits/enroll-or-make-changes/opt-out-health-insurance](https://etf.wi.gov/state-employee-and-retiree-health-plan-supplemental-benefits/how-choose-enroll-your-benefits/enroll-or-make-changes/opt-out-health-insurance)



Must re-elect **every year** that you want to continue to receive the incentive.



# Health Opt-Out Incentive – Eligibility Criteria





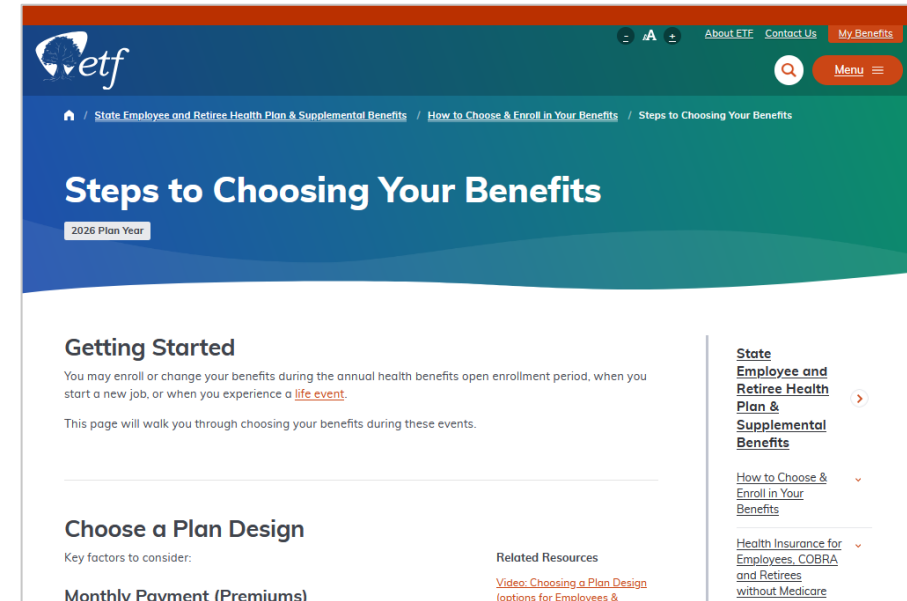
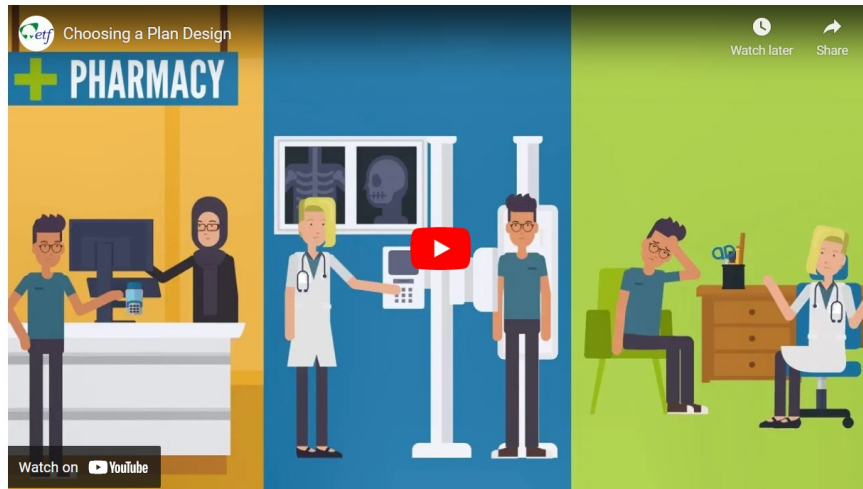
# Health Insurance

[hr.wisc.edu/benefits/state-  
group-health-insurance](https://hr.wisc.edu/benefits/state-group-health-insurance)





# Review – Resources from ETF



## Choosing a Plan Design

[etf.wi.gov/video/choosing-plan-design](https://etf.wi.gov/video/choosing-plan-design)

- Video walk-through
- Case study examples

## Steps to Choosing Your Benefits

[etf.wi.gov/its-your-choice/2026/state-employee-and-retiree-health-plan-supplemental-benefits/how-choose-enroll-your-benefits/steps-choosing-your-benefits](https://etf.wi.gov/its-your-choice/2026/state-employee-and-retiree-health-plan-supplemental-benefits/how-choose-enroll-your-benefits/steps-choosing-your-benefits)

- Factors to consider





# State Group Health – Effective Date for Faculty, Academic Staff, and Limited Appointees (FAASLI)

Effective 1<sup>st</sup> of the month following your date of eligible hire  
(or on date of hire if date of hire is the 1<sup>st</sup>)

- Jane started her benefits eligible appointment on August 18
- Her SGH insurance will start September 1
- Tyler started his benefits eligible appointment on September 1
- His SGH insurance will start September 1





# State Group Health – University Staff Effective Date Example

## Option #1

### Employee Profile:

- Jane Smith
- University Staff
- Date of Hire:  
06/18/2026
- No previous WRS  
State service

## Option #2

**SGH Effective: 07/01/2026** (1<sup>st</sup> of month following hire)

- **Pay the full premium cost for July and August 2026** coverage (deducted from biweekly paychecks).
- Beginning with September, UW will begin to pay most of the premium, and Jane will pay a smaller share.

**SGH Effective 09/01/2026** (1<sup>st</sup> of the month following 2 months WRS State service)

- No health insurance for July and August 2026.
- **Coverage starts September 1, 2026**, and UW pays most of the premium and Jane pays smaller share (deducted from biweekly paychecks).





# Examples of IYC Health Plan and Access Plan Full Monthly Costs 2026

Health Plan	Individual with / without dental	Family with / without dental
Access Plan <sup>1</sup> by Dean	\$1,924.54 / \$1,890.66	\$4,768.00 / \$4,683.30
Dean Health Plan	\$1,073.46 / \$1,039.58	\$2,640.28 / \$2,555.58
GHC-SCW Dane Choice	\$1,006.40 / \$972.52	\$2,472.62 / \$2,387.92
Quartz UW Health	\$1,017.52 / \$983.64	\$2,500.42 / \$2,415.72

[etf.wi.gov](http://etf.wi.gov) > Search > "Total Health Premium 2026"



See the full list of SGH plan full monthly costs: [etf.wi.gov/its-your-choice/2026/state-employee-and-retiree-health-plan-supplemental-benefits/health-insurance-employees-cobra-and-retirees-without-medicare/health-care-premiums/health-plan-total-premium-rates-employees-continuant-retirees-without-medicare](http://etf.wi.gov/its-your-choice/2026/state-employee-and-retiree-health-plan-supplemental-benefits/health-insurance-employees-cobra-and-retirees-without-medicare/health-care-premiums/health-plan-total-premium-rates-employees-continuant-retirees-without-medicare)

# State Group Health – University Staff Wait Period Choice Example



## Employer contribution wait period

Your employer will begin contributing on October 01, 2025. If your decision should change after you have saved a selection below, you will need to contact your Administrator to make a change.

How would you like to manage your coverage during the wait period?

- Pay the full premium until my employer begins to contribute  
You will be responsible for paying \$297.20 Semi-Monthly during the wait period (August 01, 2025 - September 30, 2025)
- Delay coverage until my employer begins to contribute  
Your selected coverage won't begin until October 01, 2025

Next



Previous

Cancel





# State Group Health Cost (1 of 2)

Shown as monthly premiums	IYC* Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
<b>Active Employees</b>				
<b>Individual</b> With / Without Uniform Dental	\$132 / \$128	\$49 / \$45	\$335 / \$331	\$252 / \$248
<b>Family</b> With / Without Uniform Dental	\$329 / \$318	\$122 / \$111	\$833 / \$822	\$626 / \$615

**Individual Coverage:** employee-only (just you!)



**Family Coverage:** employee and spouse; employee and one or more children; or employee and spouse and one or more children



\*IYC = "It's Your Choice"  
This is a name the State used to mean the various Wisconsin-based HMO networks available to choose from in the low-deductible plan option



# State Group Health Cost (2 of 2)

Shown as monthly premiums	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
<b>Active Employees</b>				
<b>Individual</b> With / Without Uniform Dental	\$132 / \$128	\$49 / \$45	\$335 / \$331	\$252 / \$248
<b>Family</b> With / Without Uniform Dental	\$329 / \$318	\$122 / \$111	\$833 / \$822	\$626 / \$615

## You will pay more each month if you:

- **Are new University Staff** (not Faculty, Academic Staff, or Limited Appointee) **and** choose to start your health coverage when you have fewer than 2 months WRS State service, or
- **Work 49% or less** (this includes University Staff, Faculty, Academic Staff, and Limited Appointees) **or** hold a single (1) University Staff – Temporary (TE) appointment.





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

Review 2026 SGH networks and providers lists on ETF’s website:  
[etf.wi.gov/its-your-choice/2026/health-plan-search/state](https://etf.wi.gov/its-your-choice/2026/health-plan-search/state)

## 2026: 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

Plan Type

Submit





# Health Insurance – Choose your deductible

When electing health insurance, you choose a health network and a deductible option:

## Choose a network of providers

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

**AND**

## Choose a deductible style:

- Low deductible, co-pay plan
- OR**
- HDHP with HSA

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





# Health Insurance – “Choosing a Plan Design”

**Watch ETF's video**

[etf.wi.gov/video/choosing-plan-design](http://etf.wi.gov/video/choosing-plan-design)





# Health Insurance – Choose Your Design

## Regional, WI-Based Designs:



IYC 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

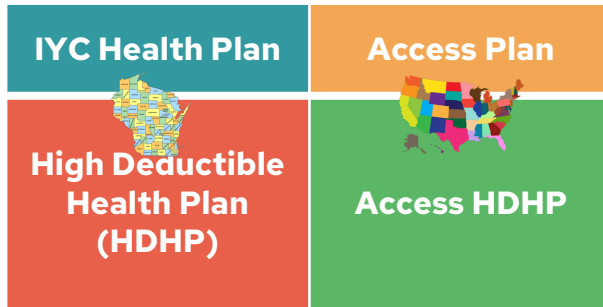
Access HDHP

- 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 - Choose Uniform Dental if you want preventative dental

- You will pay an extra \$4 (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 [2026 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



# Health Insurance - Choose Uniform Dental if you want preventative dental

**Group # 50316-001**

[deltadentalwi.com/state-of-wi](http://deltadentalwi.com/state-of-wi)

## Contact Information

- Phone:
  - 844-337-8383
- Email:
  - [etfcustomerservice@deltadentalwi.com](mailto:etfcustomerservice@deltadentalwi.com)



	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





# Network Options: Wisconsin-Based Plans (1 of 2)

See page 3 of [ETF's 2026 Decision Guide](#)

IYC Health Plan

High Deductible Health Plan (HDHP)




	IYC Health Plan	High Deductible Health Plan (HDHP)
<b>Individual</b> With / Without Uniform Dental	\$132 / \$128	\$49 / \$45
<b>Family</b> With / Without Uniform Dental	\$329 / \$318	\$122 / \$111

If you elect the IYC Health Plan or the HDHP design, you must:

- **choose a network** of providers for the year **and**,
- **only visit your chosen network** providers (unless it is emergency care).

Dane County choice examples:

1. **Dean Health** Plan
2. Group Health Cooperative of South-Central Wisconsin - Dane Choice  
(**GHC-SCW Dane Choice**)
3. **Quartz-UW** Health 

# Network Options: Wisconsin-Based Plans (2 of 2)

IYC Health Plan



High Deductible  
Health Plan  
(HDHP)



Most of the IYC Health Plan and HDHP network options offer a choice of doctors with offices only in **Wisconsin**.

See ETF's:

- **Decision Guide** (pages 7-10)  
[etf.wi.gov/resource/2025-health-benefits-decision-guide-state-wisconsin-group-health-insurance-employees](https://etf.wi.gov/resource/2025-health-benefits-decision-guide-state-wisconsin-group-health-insurance-employees)
- **Health Plan Search webpage**  
[etf.wi.gov/its-your-choice/2026/health-plan-search/state](https://etf.wi.gov/its-your-choice/2026/health-plan-search/state)





# Health Insurance – If you will need Coverage Outside of Wisconsin

- If you plan to seek medical care outside Wisconsin in a surrounding state (Illinois, Iowa, Michigan's Upper Peninsula, Minnesota), there may be an IYC Health Plan or HDHP network that will offer you in-network options.



See ETF's website for more details:

[etf.wi.gov/its-your-choice/2026/health-plan-search/state](https://etf.wi.gov/its-your-choice/2026/health-plan-search/state)



# Network Options: Nationwide



See page 3 of [ETF's 2026 Decision Guide](#)

	Access Plan	Access HDHP
<b>Active Employees</b>		
<b>Individual</b> With / Without Uniform Dental	\$335 / \$331	\$252 / \$248
<b>Family</b> With / Without Uniform Dental	\$833 / \$822	\$626 / \$615

If you elect the **Access** or **Access HDHP** plan, you may visit in-network providers with:

- **Dean** in southern Wisconsin and
- **First Health** across Wisconsin and nationwide

Also:

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



# State Group Health: Choosing a Network

IYC Health Plan	Access Plan
High Deductible Health Plan (HDHP)	Access HDHP



**“How do I find out which network is best for me?”**

Visit the network websites and/or call them with questions.

**Ask:**

- Is my current medical provider in their network?
- I live \_\_\_\_ and work \_\_\_\_; are there clinics nearby?
- What telemedicine services do you offer?
- If I need surgery, which hospital(s) would be in-network?

Use ETF's Health Plan Search:

[etf.wi.gov/its-your-choice/2026/health-plan-search/state](https://etf.wi.gov/its-your-choice/2026/health-plan-search/state)



# Preventive Care

IYC Health Plan	Access Plan
High Deductible Health Plan (HDHP)	Access HDHP



## Preventive services are covered 100%

Federal law requires that specific preventive services provided by in-network providers be offered at no cost to you, including:

- Routine annual check-ups
- Certain screenings for illness
- Certain Prescriptions

Learn more:

- [healthcare.gov](https://www.healthcare.gov) > search: "preventive"

ETF. *Benefits and Services FAQs.* [etf.wi.gov/its-your-choice/health-benefits/benefits-and-services-faqs#preventive-services](https://etf.wi.gov/its-your-choice/health-benefits/benefits-and-services-faqs#preventive-services)





## “What if my care is not preventative?”



You will owe money for your covered visits, services, and prescriptions.



There is an annual maximum to how much you must pay for covered visits, services, and prescriptions.



How much you pay and when you pay it depends on which deductible you elect.



# 1

## Traditional low-deductible, co-pay plans

### IYC Health Plan

- Wisconsin-based
- Visit in-network providers only
- **No coverage** if out-of-network (except for emergency or urgent-care)

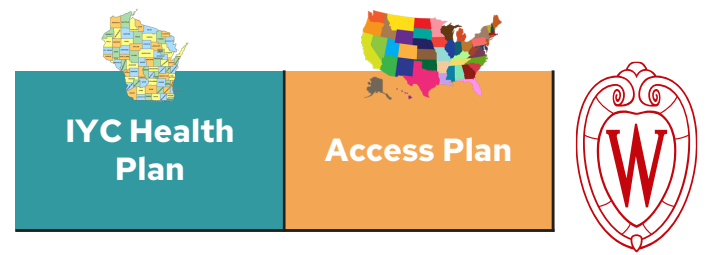


### Access Plan

- Nationwide network
- May visit providers both in- and out-of-network
- **Less coverage** if out-of-network (higher out of pocket costs)



# Office Visit Copays (Low Deductible Plans)

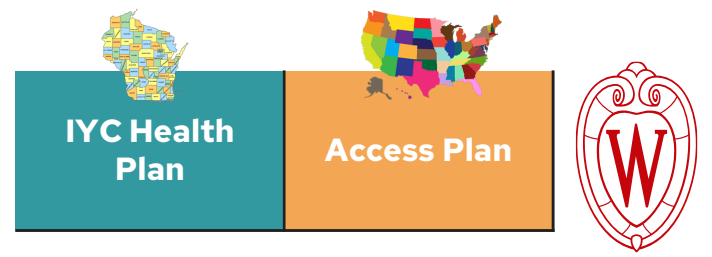


You pay an office visit **copay** for each of your **primary care & specialty office visits** (covered in-network) by the Health or Access Plans.

Visit Type	Includes	Copay
<b>Preventive</b> Primary Care Office Visit	<ul style="list-style-type: none"> <li>· General Physicians</li> <li>· Pediatrician</li> <li>· PA or NP</li> <li>· OB/GYN</li> </ul>	<b>\$0</b> (if billed as eligible preventive)
Primary Care Office Visit	<ul style="list-style-type: none"> <li>· General Physicians</li> <li>· Pediatrician</li> <li>· Mental Health</li> <li>· PA or NP</li> <li>· Chiropractor</li> <li>· OB/GYN</li> </ul>	<b>\$15</b>
Specialty Care Office Visit	<ul style="list-style-type: none"> <li>· Specialty Providers</li> <li>· Urgent Care</li> <li>· Vision Exam in office visit setting</li> </ul>	<b>\$25</b>
Emergency Room	<ul style="list-style-type: none"> <li>· Emergency Room</li> </ul>	<b>\$75</b> (waived if admitted)



# Annual Deductible (Low Deductible Plans)



You pay **100%** for your **x-rays, diagnostic labs,** and **surgical procedures** (covered and in-network) until you meet your deductible for the year.

## Medical Annual Deductible

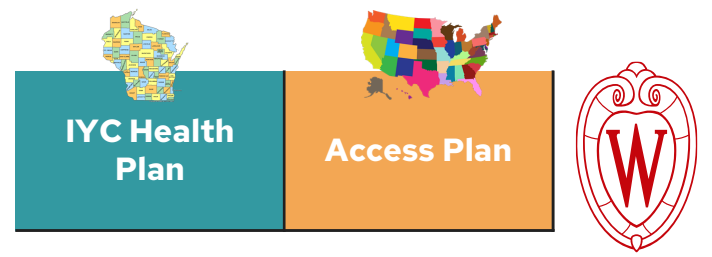
Per Person	Family Maximum*
\$250	\$500

If you meet the deductible, insurance pays for **some of the cost** for these services for the rest of the year.

\*Family deductible is \$500, but no one person in your family incurs more than \$250 on their own if covered on the Health Plan or Access Plan.



# Coinsurance (Low Deductible Plans)



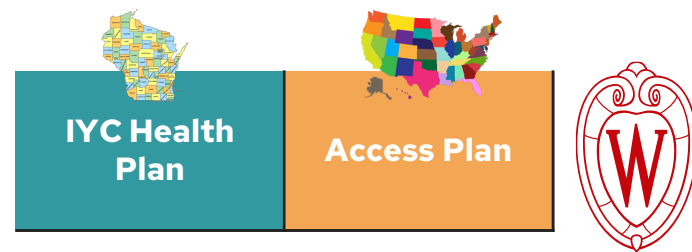
If one person meets their \$250 deductible, for the rest of the calendar year:

- For **Medical Care** like x-rays, diagnostic labs, and surgical procedures (covered and in-network):
  - that person pays 10%
  - the insurance pays 90%
- For **Durable Medical Equipment** (wrist braces, crutches):
  - that person pays 20%
  - the insurance pays 80%



# Medical Out of Pocket Limit 2026

(Low Deductible Plans)



If one person meets their \$1,250 medical out of pocket limit (OOPL):

- that person pays \$0 for office visits, medical care, and durable medical equipment (covered and in-network) for the rest of the rest of the calendar year
- the insurance pays 100%.

## Health Plan Medical OOPL

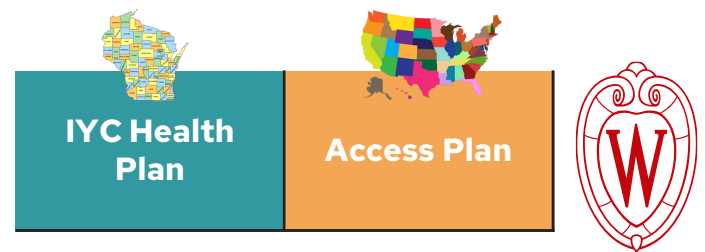
Single	Family*
\$1,250	\$2,500

\*Family medical OOPL is \$2,500, but no one person in your family incurs more than \$1,250 on their own if covered on the Health Plan or Access Plan.



# Pharmacy Benefits

(Low Deductible Plans)



Search the Navitus formulary:  
[benefitplans.navitus.com/etf](https://benefitplans.navitus.com/etf)



Home

Contact Us

## Welcome

### ETF

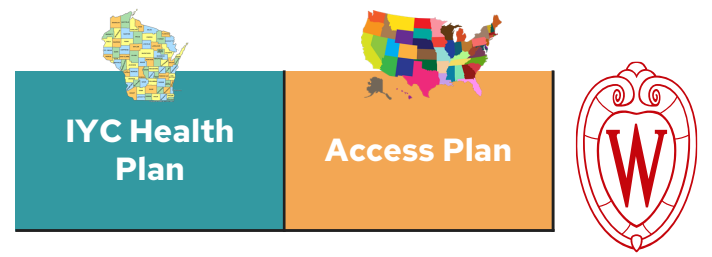
This site provides information about your plan option(s). The site is available 24 hours a day, seven days a week. Use the links below to learn more about your benefits. This includes the formularies for your plan(s). You can also access prior authorization requirements for your plan(s).

- IYC Health Plan – IYC Access Plan  
State-Local Plan
- ETF – IYC HDHP Plan-IYC Access  
HDHP Plan State-Local Plan
- ETF MedicareRx Plan



# Pharmacy Benefits - Cost

## (Low Deductible Plans)



Prescription Level	Cost
<b>Preventive</b>	You pay \$0
<b>Level 1</b>	You pay \$5 per fill*
<b>Level 2</b>	You pay 20% (up to \$50 per fill)
<b>Level 3</b> <b>With</b> letter of medical necessity from your doctor submitted to Navitus	You pay 40% (up to \$150)
<b>Level 3</b> <b>Without</b> doctor's letter of medical necessity	You pay 40% (up to \$150) <b>And</b> the difference in cost between the Level 3 and a less expensive alternative drug
<b>Level 4</b>	You pay \$50 per fill

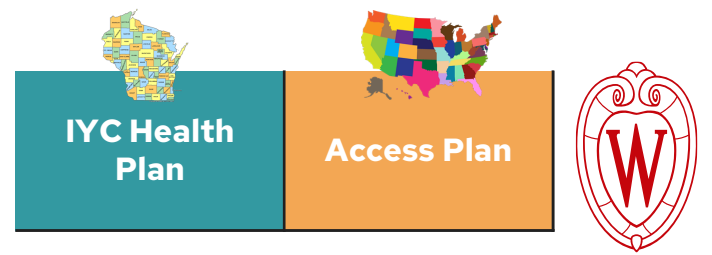
Use [Costco mail order pharmacy](#), and fill 90 days of Level 1 & 2 drugs at the cost of just 60 days!

\*A "fill" is usually a 30-day supply

Fill Level 4 drugs at [UW Specialty Pharmacy](#) or with [Lumicera](#)

# Pharmacy Benefits – OOPPL 2026

(Low Deductible Plans)



If you meet the pharmacy out of pocket limit **for a drug level**, for the rest of the calendar year:

- you pay nothing (0%) for your other in-network covered prescriptions **in that level**
- the insurance company will pay 100% of their cost.

Prescription Level	Individual	Family
Levels 1 & 2	\$600	\$1,200
Levels 3 & 4	\$10,600*	\$21,200*

\*This maximum also includes what you spend on the year's other prescriptions (Levels 1 & 2) and medical.



Search the **Navitus** formulary: [benefitplans.navitus.com/etf](https://benefitplans.navitus.com/etf)



# Find In-Network Pharmacies at [benefitplans.navitus.com/etf/home](https://benefitplans.navitus.com/etf/home)



[Home](#)   [Contact Us](#)

Explore Your Plan Options

Click the links in the menu below to access information and tools for your available plan(s).

IYC Health Plan-IYC Access Plan State-Local Plan

ETF - IYC HDHP Plan-IYC Access HDHP Plan State-Local Plan

ETF MedicareRx Plan

## IYC Health Plan-IYC Access Plan State-Local Plan

Click the links in the menu to access formulary information and benefit information for your available plan(s). There is a Pharmacy Search tool, which can help you find pharmacies within a specific area. There is also a Drug Cost Preview tool. You can use this tool to check drug prices at pharmacies of your choice.

[Drug Cost Preview](#)   [Pharmacy Search](#)   [Benefits](#)   [Formulary](#)   [Prior Authorization Forms](#)

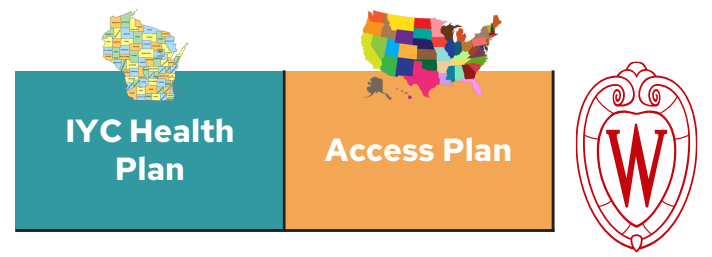
OR

Radius in miles



# Other Pharmacy Benefits

(Low Deductible Plans)



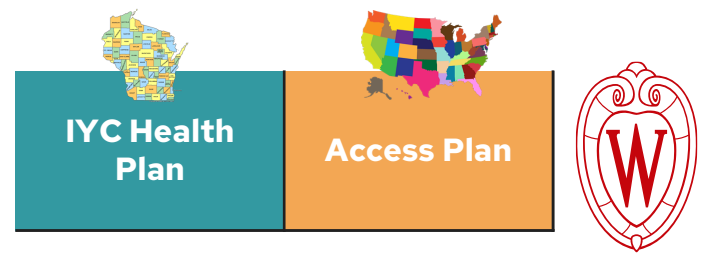
## Vaccines at In-Network Pharmacies

Cost: \$0 – it's free! Bring your Navitus card

Available Vaccines	
Influenza	Mumps
Pneumonia	Human Papillomavirus (HPV)
Tetanus	Pertussis
Hepatitis	Varicella
Shingles	Meningitis
Measles	COVID-19

Search the **Navitus** formulary: [benefitplans.navitus.com/etf](https://benefitplans.navitus.com/etf)

# Overview of In-Network Coverage (Low Deductible Plans)



**Prescription drug copays** (\$5, \$50) and **coinsurance** (20% - 40%)

If a person meets the **OOPL for an Rx tier**

the **insurance pays 100%** for their prescriptions at that level for the rest of the calendar year.



**Office visit copays:**  
**\$15 or \$25** every in-network visit  
(\$75 copay for ER visits)

**Deductible:**  
100% of the first **\$250**  
(\$500 max per family)

If a person meets the deductible

**Medical Coinsurance:**

- pay 10% for medical services
- pay 20% for durable medical equipment

If a person meets the **medical OOPL of \$1,250**  
(\$2,500 max per family)

For the rest of the calendar year, the **insurance pays 100%** of their covered medical costs (office visits, x-rays, surgeries, diagnostic labs, and hospital stays).



# 2

## High Deductible Health Plans (HDHPs)

### HDHP

- Must open HSA
- High Deductible
- Visit in-network providers only
- **No coverage** if out-of-network (except for emergency or urgent-care)

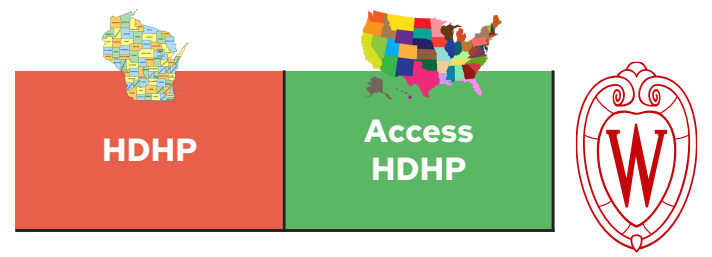







### Access HDHP

- Must open HSA
- High Deductible
- May visit providers both in- and out-of-network
- **Less coverage** if out-of-network (higher out of pocket costs)



# Who can enroll in the HDHPs?



Employee type	Eligible to enroll in the HDHP?
<p><b>WRS participant</b> and</p> <ul style="list-style-type: none"> <li>- <b>Not</b> claimed as a dependent on someone else's taxes</li> <li>- <b>Not</b> covered by other non-HDHP coverage or Health FSA</li> <li>- Is approved for and <b>opens a Health Savings Account (HSA)</b> with TASC</li> </ul>	
<p>WRS participant but</p> <ul style="list-style-type: none"> <li>- Someone (such as a parent) <b>does</b> claim them as a tax dependent, or</li> <li>- They <b>do</b> have other non-high-deductible health coverage on Jan 1, 2026 (such as Medicare or a parent's or spouse's non-HDHP health insurance or Health FSA)</li> <li>- They cannot provide the documentation needed to open the HSA</li> </ul>	
<p><b>J-1 (exchange visitor) Visa Holder</b></p> <ul style="list-style-type: none"> <li>- even if a WRS participant</li> </ul>	
<p><b>Eligible for the short term "grad" employee benefits program</b> (TA, RA, fellow, postdoc, short-term academic staff)</p>	 



HDHP



Access  
HDHP



# HDHP Basics



Lower monthly  
**premium**



Higher annual  
**deductible**

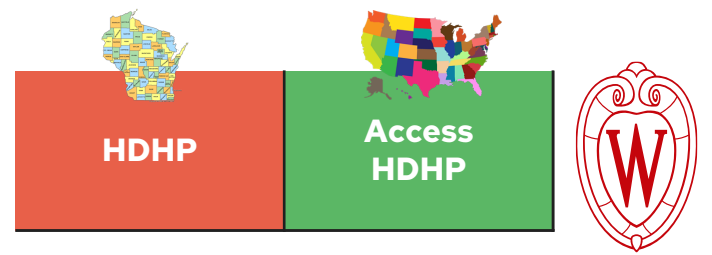


Paired with a  
**Health Savings Account  
(HSA)**

UW contributes money into your HSA:  
\$71 per month if Single plan  
\$142 per month if Family plan



# Annual Deductible (HDHPs) 1 of 2



At first, **you pay 100%** of the full negotiated cost for your non-preventive covered, in-network care until you meet your high deductible.

This care includes:

- **prescription drugs,**
- **office visits,**
- **x-rays,**
- **diagnostic labs,**
- **surgical procedures.**

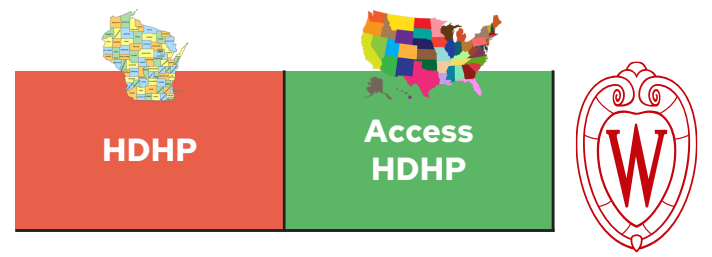
## Annual Deductible

(medical and prescription costs combined)

Single Coverage	Family Coverage
\$1,700	\$3,400



# Annual Deductible (HDHPs) 2 of 2



## Annual Deductible

(medical and prescription costs combined)

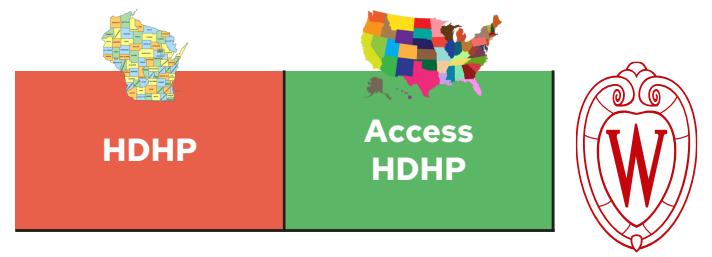
Single Coverage	Family Coverage
\$1,700	\$3,400

**If** you meet the high deductible, then for the rest of the year:

- the insurance pays a share of your bills, and
- you pay office visit copays (\$15, \$25, or \$75), prescription drug copays, and medical coinsurance until you reach the Out-of-Pocket Limit (OOPL).



# Out of Pocket Limit (HDHPs)



If you meet your HDHP plan’s OOPPL, for the rest of the calendar year:

- you pay nothing (0%) for your other in-network covered office-visits, medical care, durable medical equipment, and prescription drugs
- the insurance company will pay 100% .

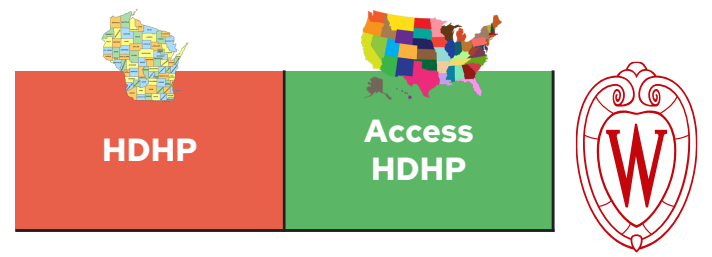
## HDHP Medical & Prescription OOPPL

Single	Family*
\$2,500	\$5,000

\*Family HDHP OOPPL is \$5,000 and one person in the family **could** incur it themselves if on the family coverage HDHP or Access HDHP.



# Health Savings Account (HSA)



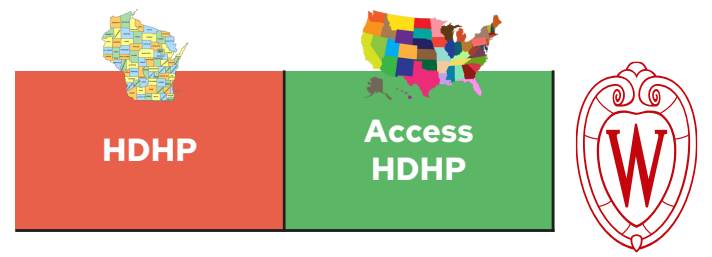
- The UW contributes into your HSA if you have one of the High Deductible Health Plans.
- You may contribute your own money (but this is optional).
- You must keep documentation of eligible expenses (receipts, explanation of benefits, billing statements).
- See [irs.gov/pub/irs-pdf/p969.pdf](https://irs.gov/pub/irs-pdf/p969.pdf) for important information.

HDHP Insurance Coverage	Maximum Annual Contribution Limit (Employer + Employee)	Employer Monthly Contribution if you work 50% or more	Employer Contribution if you work less than 50%
Single	\$4,400	\$71.00 per month	\$35.50 per month
Family	\$8,750	\$ 142.00 per month (up to \$)	\$71.00 per month



\*If you will be 55+ years of age during 2026, you can contribute an additional \$1,000.

# HSA Eligibility Requirement



## You must pass the “Identity Verification Process” (IVP)

TASC may email you and request documentation.

**You must provide it to them within 90-days.** They may need:

- Full legal name
- Current address validation (must match what is on file)
- Date of birth
- Government ID card (such as a driver’s license)

We at the UW are not able to help you with this process. Per the *U.S. Patriot Act* and banking guidelines, TASC will not provide us any detailed information about this process; they only tell us if it is complete and approved or denied.

# HSA Compared to FSAs - the basics



	<b>HSA</b> • Health <b>Savings</b> Account	<b>Health FSA or Limited Purpose FSA</b> • Flexible <b>Spending</b> Account
<b>Account Owner</b>	Employee	Employer
<b>2026 Contribution Maximums</b>	Single HDHP: \$4,400 Family HDHP: \$8,750	\$3,300 through your UW/State employment
<b>Who contributes money to the account?</b>	UW-Madison Employee may contribute	Employee No UW-Madison contribution
<b>When can I can start using the money in my account?</b>	As soon as the money is deposited Can be used for expenses incurred back to the beginning of the account.	As soon as the coverage is effective, for expenses incurred that year.
<b>Can I withdraw funds for non-qualified expenses?</b>	Yes, though taxes and penalties apply (consult a tax advisor)	No
<b>Type of health plan it works through</b>	May only open and contribute if enrolled in HDHP	Any type (LPFSA for health if in HDHP with HSA)

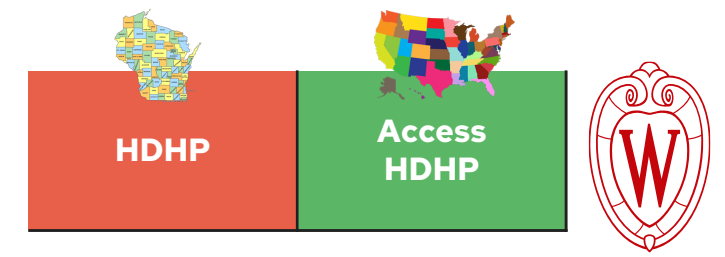
**See more details about HSAs on the next two slides in your copy of the presentation.**

# HSA Compared to FSA - after employments ends and future years



	<b>HSA</b> • Health <b>Savings</b> Account	<b>Health FSA or Limited Purpose FSA</b> • Flexible <b>Spending</b> Account
<b>Do the funds roll over from year to year?</b>	Yes	Up to \$660 may rollover to 2027
<b>What if the account holder leaves state service?</b>	The HSA is owned by the employee, so the employee keeps all funds, but becomes responsible for HSA-associated fees	Subject to COBRA, so employee can keep FSA open and active through end of year. Otherwise, expenses covered through end of month in which employment ends.

# HSA – More Information



## Incurred Date:

- The date you incur an expense is **the date you receive the service** (even if you do not pay the bill until later).
- You must have already **opened your HSA by the date an expense is incurred** to use your pretax HSA to pay for it.

Example:

If your HDHP with **HSA coverage begins September 1, 2026:**

- Office visit on August 1, 2026, costs \$100. You **cannot** use your HSA's tax-free money to pay the bill, even if the bill didn't arrive in the mail until September.
- Office visit on October 1, 2026, charges \$100. The \$100 was incurred after your HSA opened, and so you may use your HSA to pay the bill.

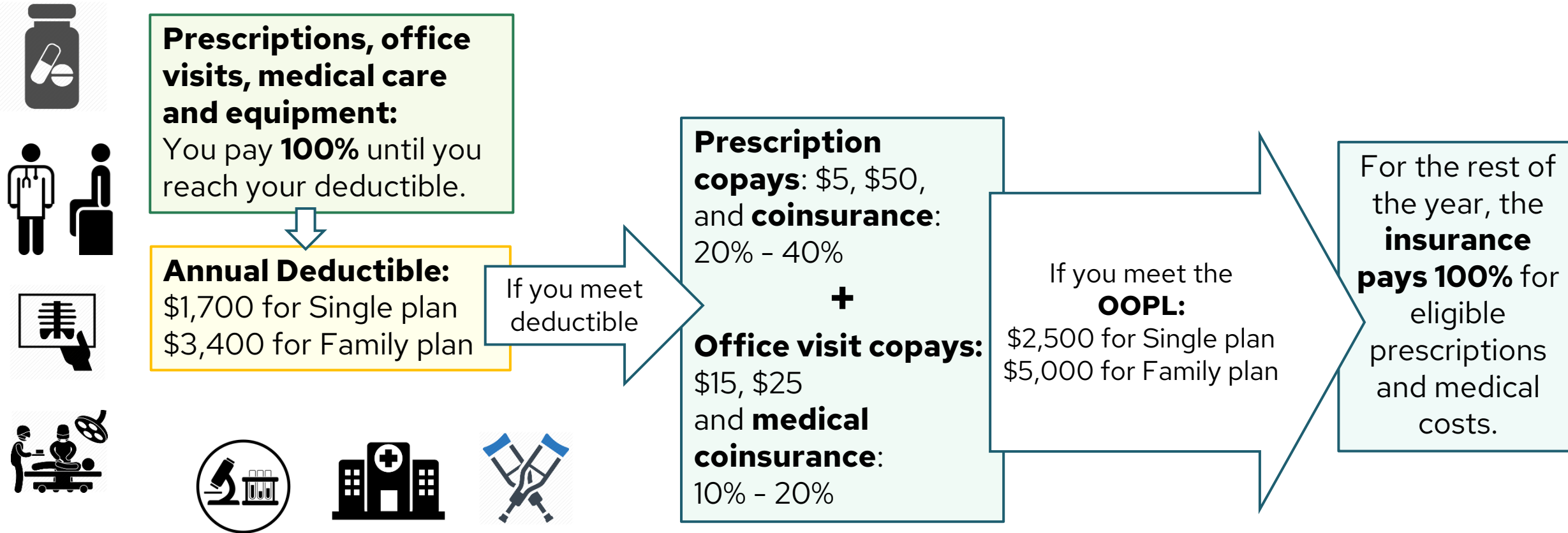
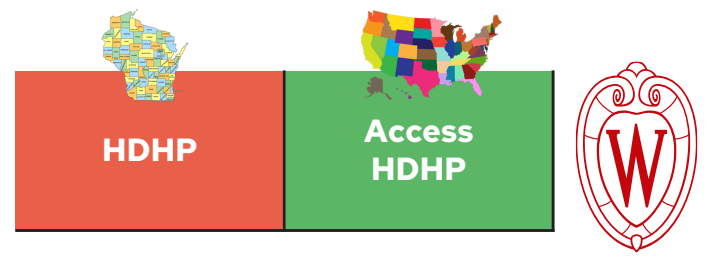
## Qualifying Expenses:

You can use your HSA balance to pay for certain medical, dental, and vision care expenses and owe no taxes on the money.

Example:

- If you pay \$100 as the negotiated rate for your medical office visit, you may use your pretax HSA balance to pay that bill.

# Overview of In-Network Coverage (HDHPs)



**Pretax HSA:** The UW puts money in. You may also put money in (optional). You can take money out.



# Regular Health Plan vs HDHP with HSA: Not Sure Which to Choose?

In collaboration with ETF, UW–Madison School of Business Professor Justin Sydnor and team conducted research on the regular health plan and the HDHP.

Their question: **Who will save money with the HDHP?**

The surprising answer is "**basically everyone**" – including families with high medical needs – and the savings are generally more than \$1,000 per year.



**Learn more:** Scan the QR code and use the **cost calculator** to learn which health plan may be best for you.



Have questions? Email Professor Sydnor's team at [healthplanstudy@wsb.wisc.edu](mailto:healthplanstudy@wsb.wisc.edu)

# Regular Health Plan vs HDHP with HSA: Other Considerations

The HDHP can be a great way to save, but it's **not** for everyone.

It may not be your ideal plan if you:

1. Don't have money saved to pay for unexpected medical and prescription costs
2. Prefer not to manage another account (the HSA)
3. May struggle to pay the full cost of a prescription (before you meet the deductible for the year)
4. Will be stressed when paying larger bills at the time of care (like facility fees)
5. Might skip care to avoid paying out of pocket

Use the cost calculator to see if it's right for you. Scan this QR code:

Have questions? Email Professor Sydnor's team at [healthplanstudy@wsb.wisc.edu](mailto:healthplanstudy@wsb.wisc.edu)



# What if I receive services Out of Network?

What's covered if you receive care outside of your chosen group of providers?



# Out-of-Network Medical Coverage (Health Plan)

## What's covered outside of your coverage area?

- ✓ Emergency Care
- ✓ Urgent Care
- ✓ Prescriptions
  - You'll find network pharmacies across the country!

- ✗ No follow-up care
- ✗ No routine care



## IYC Health Plan

- Wisconsin-based
- Visit in-network providers only
- **No coverage** if out-of-network (except for emergency or urgent-care)



# Out-of-Network Medical Coverage Emergency Care



IYC Health  
Plan



## Examples of Emergency Care

Severe allergic reaction

Severe asthma attacks

Concussions

Severe bleeding

Acute appendicitis

Loss of consciousness

Heart attack

Stroke

**Must** use in-network ER whenever possible

## Not Usually an Emergency

Fever without a rash

Dental Pain

Sprains and strains

Sore throat

Ear pain

Common cold or flu symptoms

Most headaches

[Resource: etf.wi.gov/files/get-medical-care-when-you-need-it-fast/download?inline=](https://etf.wi.gov/files/get-medical-care-when-you-need-it-fast/download?inline=)

Video: Accessing your Health Benefits While Out of State  
[etf.wi.gov/video/accessing-your-health-benefits-while-out-of-state](https://etf.wi.gov/video/accessing-your-health-benefits-while-out-of-state)



# Out-of-Network Medical Coverage

## Urgent Care (2 of 2)



IYC Health  
Plan



### Examples of Urgent Care

Most broken bones

Minor cuts

Sprains

Most drug reactions

Non-severe bleeding

Minor burns

**Must** use in-network urgent care if you are in your network service area

[Resource: etf.wi.gov/files/get-medical-care-when-you-need-it-fast/download?inline=](https://etf.wi.gov/files/get-medical-care-when-you-need-it-fast/download?inline=)



# Out-of-Network Medical Coverage – Access Plan



- 1. You pay 100%** for the first \$500 per person of covered medical services received out-of-network (the out-of-network deductible).
- 2. Then you pay 30%** of any additional covered medical costs, and the insurance company pays 70% (the coinsurance).
- 3. If you meet the out-of-network OOPPL of \$2,000 per person,\*** then insurance pays 100% of additional out-of-network covered medical costs. (\*\$4,000 per family max)



# Out-of-Network Coverage (HDHP)

## What's covered outside of your coverage area?

- ✓ Emergency Care
- ✓ Urgent Care
- ✓ Prescriptions
  - You'll find network pharmacies across the country!
- ✗ No follow-up care
- ✗ No routine care

## HDHP

- **No coverage**  
(except for emergency or urgent-care)



# Out-of-Network Coverage

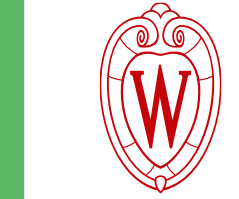
## (Access HDHP)

- 1. You pay 100%** of the first covered medical services received out-of-network, up to \$2,000 if on a single plan, or \$4,000 if on a family plan (out-of-network deductible).
- 2. Then you pay 30%** of any additional covered medical costs, and the insurance company pays 70% (coinsurance).
- 3. If you meet the out-of-network OOPPL of \$3,800 if single plan, or \$7,600 if family plan,** then insurance pays 100% of additional out-of-network covered medical costs.

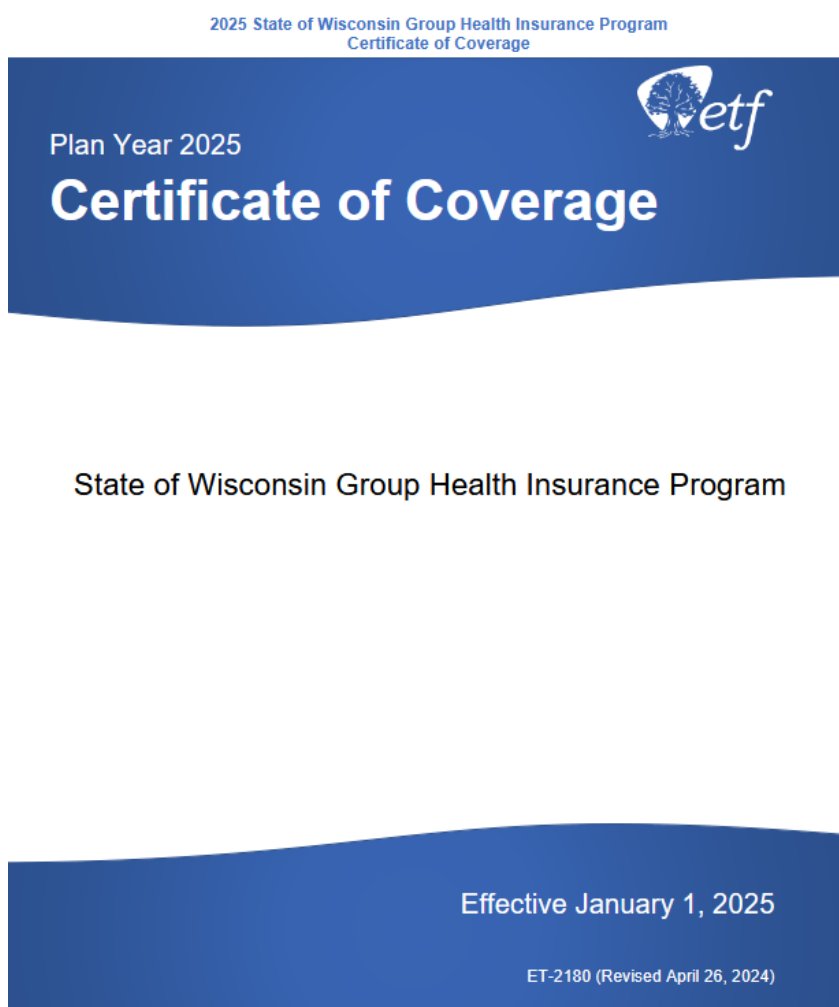
ETF. Out-Of-Network Health Services [etf.wi.gov/its-your-choice/2026/state-employee-and-retiree-health-plan-supplemental-benefits/health-insurance-employees-cobra-and-retirees-without-medicare/out-network-health-services-access-plans](https://etf.wi.gov/its-your-choice/2026/state-employee-and-retiree-health-plan-supplemental-benefits/health-insurance-employees-cobra-and-retirees-without-medicare/out-network-health-services-access-plans)

## Access HDHP

- **Less coverage** (higher out of pocket costs)



# Certificate of Coverage



IYC Health Plan	Access Plan
High Deductible Health Plan (HDHP)	Access HDHP



See the **Certificate of Coverage** for more details about your health plan.

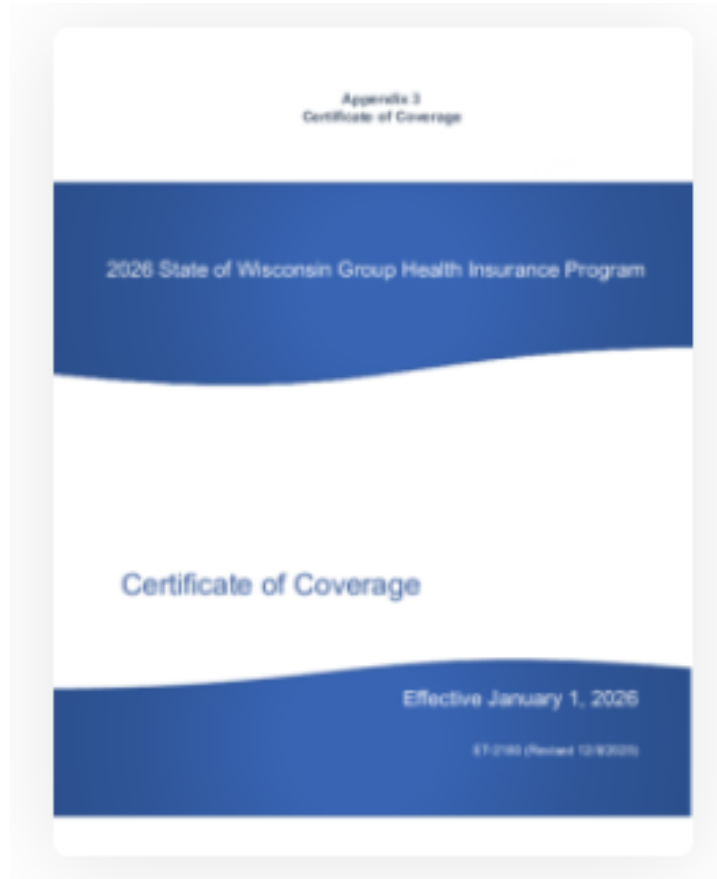
- What is covered
- What is excluded (not covered)

ETF. Plan Year 2026 Certificate of Coverage. [etf.wi.gov/resource/2026-uniform-benefits-certificate-coverage](https://etf.wi.gov/resource/2026-uniform-benefits-certificate-coverage)



# Out-of-Network Coverage

IYC Health Plan	Access Plan
High Deductible Health Plan (HDHP)	Access HDHP



If you receive care outside of your network, you **must** contact your network by the next business day or as soon as possible.

See the plan's **certificate of coverage** and contact your network if you have questions.

ETF. Plan Year 2026 Certificate of Coverage.  
[etf.wi.gov/resource/2026-uniform-benefits-certificate-coverage](https://etf.wi.gov/resource/2026-uniform-benefits-certificate-coverage)

# Certificate of Coverage - Example of Covered Services

IYC Health Plan	Access Plan
High Deductible Health Plan (HDHP)	Access HDHP



See Certificate of Coverage for more detail on what is covered and what is excluded (not covered) under your plan

## Example of Covered Expenses:

### **Gender Reassignment (aka Gender Identity or Transgender) Services**

Based on a permanent injunction issued on October 11, 2018, and the summary judgment decision issued on September 18, 2018, by the federal district court for the Western District of Wisconsin, all procedures, services, and supplies related to surgery and sex hormones associated with gender confirmation should be reviewed by the Health Plan for medical necessity.

**See Section 4. D. Medical Necessity** for more information on this determination.

# Certificate of Coverage - Medical Necessity

IYC Health Plan	Access Plan
High Deductible Health Plan (HDHP)	Access HDHP



## D. Medical Necessity

All services must be medically necessary, as determined by your Health Plan. A service, treatment, procedure, equipment, drug, device or supply that is provided by a Hospital, physician or other health care Provider and is required to identify or treat a Participant's Illness or Injury is considered medically necessary when it is:

- a. consistent with the symptom(s) or diagnosis and treatment of the Participant's Illness or Injury; and
- b. appropriate under the standards of acceptable medical practice to treat that Illness or Injury; and
- c. not solely for the convenience of the Participant, physician, Hospital or other health care Provider; and
- d. the most appropriate service, treatment, procedure, equipment, drug, device or supply which can be safely provided to the Participant and accomplishes the desired end result in the most economical manner.

# Certificate of Coverage - Example of services Not Covered

IYC Health Plan	Access Plan
High Deductible Health Plan (HDHP)	Access HDHP



## IV. Exclusions and Limitations

### A. Exclusions (...)

Some of the listed exclusions may be **MEDICALLY NECESSARY**, but still are not covered under this program (...)

#### 1) Surgical Services

- a) Keratorefractive eye surgery, including but not limited to, tangential or radial keratotomy, or **laser surgeries for the correction of vision.**

(...)



# Selecting a Health Plan - Website Resources

- Where do I find more details?
- Where are the networks' phone numbers?
- I have more questions about coverage!

[etf.wi.gov/benefits-by-employer](http://etf.wi.gov/benefits-by-employer) > University of Wisconsin System

- **Search by WI County:** [etf.wi.gov/its-your-choice/2026/health-plan-search/state](http://etf.wi.gov/its-your-choice/2026/health-plan-search/state)
- **Contact a health plan:** [etf.wi.gov/insurance/health-plan-and-vendor-contact-information](http://etf.wi.gov/insurance/health-plan-and-vendor-contact-information)
- **Frequently Asked Questions:** [etf.wi.gov/its-your-choice/health-benefits/frequently-asked-questions](http://etf.wi.gov/its-your-choice/health-benefits/frequently-asked-questions)





## Will I get ID cards if I enroll in Health?

Yes, if you will receive ID cards.

1. A card from your chosen **insurance network** (e.g., Dean or Quartz-UW Health), and
2. A card from **Navitus**, the pharmacy benefits manager;
3. *And, if you also elect the preventive **Uniform Dental**, a card from **Delta Dental**.*





## When and how will I get my ID cards?



About 4 weeks after enrollment is processed



The insurance plans mail them to you.



Check Workday to make sure your Home and Mailing addresses are correct.



**What if I don't have my  
ID cards yet, but I need  
medical attention?**

**See the next three slides in  
your copy of the  
presentation deck.**





# Example 1: I don't have my ID cards yet, and I need medical care!

**Alex elects the family plan with Quartz-UW** for coverage effective May 1.

- **She submits her enrollments online.** Her election information is quickly sent from the employer (UW – Madison) to the state administrator (ETF) to the insurance company (Quartz).
- It's May 3. She has not received ID cards yet, but her son is sick, and Alex wants to take him to their in-network family doctor.

## **Likely outcome:**

Because Alex's enrollment information is already loaded into the insurance company's system, when the clinic asks for insurance information:

- Alex explains she is a new participant with coverage that began May 1 and she doesn't yet have her cards.
- The clinic contacts the insurance company to verify her son's coverage.
- Alex pays the clinic the \$15 office visit copay, and the insurance company is billed for the remainder.



# Example 2: I don't have my ID cards yet, and I need medical care!

**Alex elects the family plan with Quartz-UW** for coverage effective May 1.

- She submits her enrollment application **as a paper form**. Her election information is in queue and will be entered in the order it was received. It can take as many as 30-days to process.
- It's May 3. She has not received ID cards yet, but her son is sick, and Alex wants to take him to their in-network family doctor.

## **Likely outcome:**

Because Alex's enrollment information is not yet loaded into the insurance company's system, so when the clinic asks for insurance information:

- Alex explains she is a new participant with coverage that begins May 1, but her elections are still being processed.
- **Alex asks to be billed for the office visit** (by the time the bill is mailed, the insurance may be set-up).
- Or, **the clinic may ask her to pay out-of-pocket for the office visit, and then later she will work with the insurance company to be reimbursed** the amount she overpaid for the visit.



# Example 3: I don't have my ID cards yet, and I need a prescription medicine!

**Alex elects the family plan with Quartz-UW** for coverage effective May 1.

She submits her enrollment application as a **paper form**. Her election information is in queue and will be entered in the order it was received. It can take as many as 30-days to process.

It's May 3. She has not received ID cards yet, but **she needs a refill of her daily medication**.

## Likely outcome:

Because Alex's enrollment information is not yet loaded into the insurance company's system, so when the clinic asks for insurance information:

- Alex explains she is a new participant with coverage that begins May 1, but her elections are still being processed.
- **Alex pays the full, cash-price for her medication refill.**

Then later, when her coverage is showing in the system:

- **her pharmacy may be willing to reprocess the refill and provide her a refund** at their counter, or
- **she may need to submit [a claim form](#) directly to Navitus to be reimbursed** the amount she overpaid.

# Key Takeaways & Next Steps



# Next Steps



Review your copy of this PowerPoint presentation



Enroll in your benefits by your enrollment deadline (on or before your 30<sup>th</sup> day)



Reach out (to your local HR contact or to us) if you have questions





# Qualifying Life Events

- Future **life events** could provide you a new 30-day window to apply for changes to your benefits, including Health.
  - But not every life event allows the same types of changes – each event may affect an insurance plan in a different way.

See our benefits website for details:  
[hr.wisc.edu/benefits/qualifying-life-events/family-changes](https://hr.wisc.edu/benefits/qualifying-life-events/family-changes)

**IF THIS HAPPENS**

			
Loss of health coverage	Marriage or Divorce	Address change (move)	Birth or Adoption

**YOU MIGHT UPDATE YOUR**

			
Health insurance	Dental insurance	Vision insurance	Life insurance 



**Thanks for joining us!**



**Contact us**  
**[benefits@ohr.wisc.edu](mailto:benefits@ohr.wisc.edu)**



**Madison Benefits Services**  
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