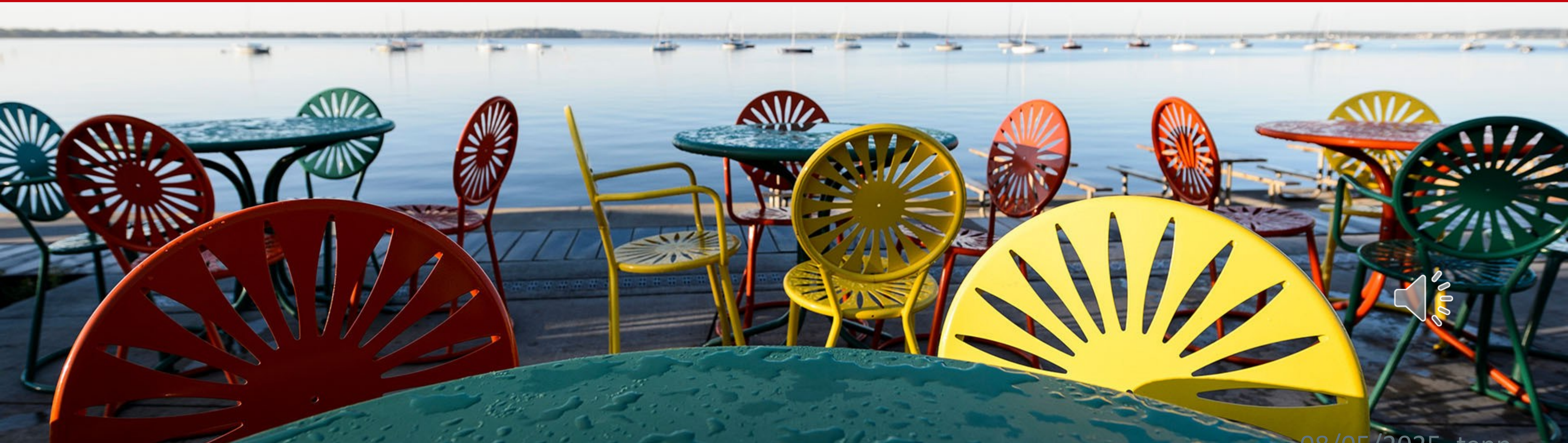
New Employee Benefits 2026

- grad assistants
- fellows and scholars
- post-docs
- short-term academic staff

Recorded in June 2026



UW–Madison
Office of Human Resources
Benefits Services

hr.wisc.edu/benefits/grad

benefits@ohr.wisc.edu

21 N. Park Street, Suite 5101

HR at UW-Madison: hr.wisc.edu/contact

hr.wisc.edu/contact

Contact HR

Your Local HR Contacts

Most questions about your employment at UW–Madison can be directed to the 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

Local HR Office (School/College/Division)	Office of Human Resources	Universities of Wisconsin
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	
hr.wisc.edu/contact	hr.wisc.edu/benefits/grad	wisconsin.edu/ohrwd/benefits/general-employee-info/

Employee Trust Funds (ETF)

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

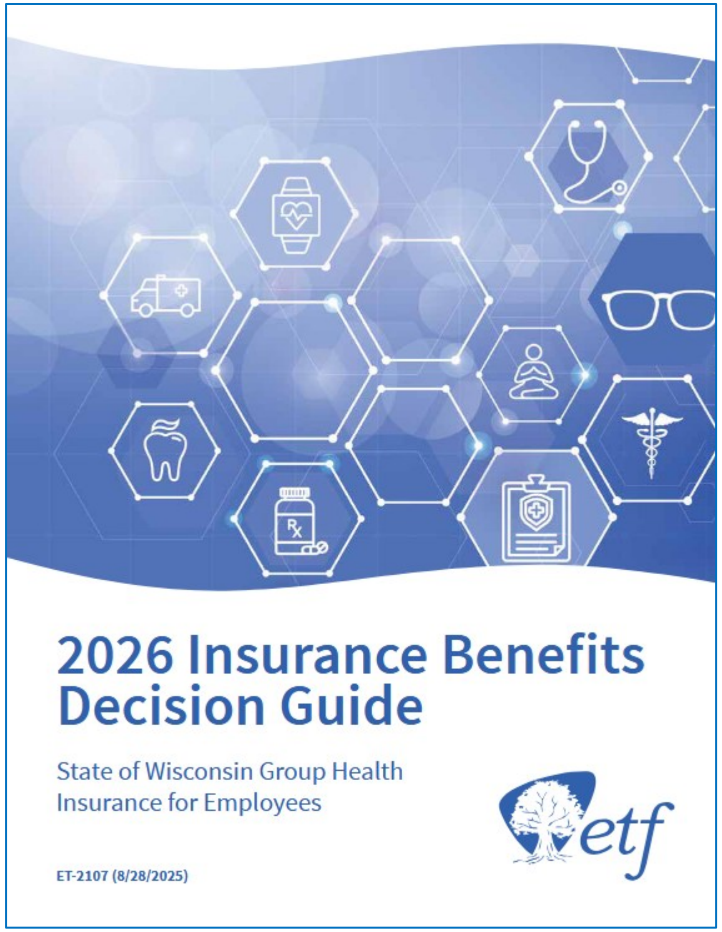



Photo credit: University of Wisconsin-Madison.
Title: sculpture_LibMall19_577

By end of this session, you will know how to:

- Identify your enrollment deadline
- Review your plan options
- Send in your insurance elections and waivers

Which plans will we discuss today?

- Health insurance
- Life insurance
- Brief overviews of supplemental insurance plans (e.g., dental, vision)

Who is eligible to enroll in these benefits?

- **New graduate assistants (e.g., TAs and RAs)**
  (e.g., TAs appointed to work a minimum FTE for at least a full semester)

- **New scholars, fellows, & postdocs (employees-in-training)**
  (e.g., appointees in Fellowships at a minimum FTE for at least a full semester)

- **New faculty, academic staff, & limited appointees**
  if eligible for “grad” benefits and not the Wisconsin Retirement System (e.g., academic staff working a full semester at a high enough FTE for less than one year)

I’m not sure I’m eligible?

Ask your local HR/payroll contact within your school, college, or division for more information.

A special note if you are FAASLI:

- **faculty, academic staff, or a limited appointee (FAASLI)**
  eligible for the 'grad' benefits and not the Wisconsin Retirement System

See the next few (hidden) slides in the deck

- important information about possible changes to your benefits eligibility

Are you FAASLI and eligible for benefits with the "grad" program?

You may become eligible for the WRS in the future, even if you aren't eligible now.

WRS eligibility is complicated. It looks at:

- Type of employment
- Hours to be worked (FTE)
- Expected length of employment

You are part of the WRS on the day it is understood you will, in the coming year, meet eligibility requirements, even if the expected change itself won't occur until a future date.

Our recommendation and request:

If your employment expectations change, email benefits@ohr.wisc.edu with a copy of your new offer letter.

We will review the changes to come and reevaluate your WRS eligibility and WRS start date.

Types of job changes that could make you WRS-eligible:

- Offer to stay employed longer (extending job end date)
- Offer to increase number of hours worked per week
- Offer to also work a 2nd or 3rd appointment on campus
- Offer to work for a different UW institution
  (e.g., Whitewater, Stoughton, etc.)

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- Hours to be worked (FTE)
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You are part of the WRS on the day it is understood you will, in the coming year, meet eligibility requirements, even if the expected change itself won't occur until a future date.

An example:

Jane is a new hire August 2026 for both Fall 2026 and Spring 2027 semesters.

Her type of employment (academic staff) and FTE meet minimum WRS requirements, but because her appointment length is too short for WRS benefits (one academic year only), Jane is eligible for "grad" benefits and not the WRS.

Jane's department HR give her an offer letter on May 1; they want to extend her employment and ask her to return the next fall (i.e., she is already expected to work 'd finish that current spring semester, but now she will have a summer break and return to work August 2027 semester [to work a third semester]).

Jane accepts the offer.

Jane now meets all WRS-eligibility requirements (classification, FTE, **and** expected length of employment).

Her WRS start date is the date the UW came to expect she will return for a third semester, usually recorded as the **date of the offer letter**.

Jane's 30-day enrollment window for her WRS benefits is May 1 – May 31.

Are you FAASLI and eligible for benefits with the "grad" program?

Jane's WRS effective date is May 1 – the date **we know** there ***will be* a change** to her employment – even though the job change (her continued employment) doesn't feel like it's changing until the next fall, when she returns. But it's the new expectation that makes her WRS eligible, not just that she's still employed on that future date.

An example:

Jane is a new hire August 2026 for both Fall 2026 and Spring 2027 semesters.

Her type of employment (academic staff) and FTE meet minimum WRS requirements, but because her appointment length is too short for WRS benefits (one academic year only), Jane is eligible for "grad" benefits and not the WRS.

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Jane accepts the offer.

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Jane's 30-day enrollment window for her WRS benefits is May 1 – May 31.

Are you FAASLI and eligible for benefits with the "grad" program?

In other words:
A "grad" benefits eligible FAASLI employee becomes eligible for the WRS **as soon as we know their job *will* qualify for the WRS** in the coming year, even if the job change hasn't yet occurred.

An example:

Jane is a new hire August 2026 for both Fall 2026 and Spring 2027 semesters.

Her type of employment (academic staff) and meet minimum WRS requirements, but because her appointment length is too short for WRS benefits (one academic year only), Jane is eligible for "grad" benefits and not the WRS.

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Jane's 30-day enrollment window for her WRS benefits is May 1 – May 31.

30-day new hire enrollment deadline

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 30th day).

Example: a WRS start date of August 18 means a deadline of September 17

Plans available to new employees

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
- Flexible Spending Accounts (FSAs)
- Health
- Life
- Optional retirement plans
- Pretax parking
- Vision

Some plans allow enrollment or changes all year:

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*
- Optional retirement plans*
  - 403b
  - 457b

*Pretax parking and retirement plans are for employees only. Fellows, Scholars, and certain Postdocs are not eligible.

Some plans allow changes only at certain times:

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
- Vision

- Flexible Spending Accounts (FSAs)*

*FSAs are for employees only. Fellows, Scholars, and certain Postdocs are not eligible.

Some plans may not offer another enrollment option:

If you do not enroll in the **life** insurance plan now, you may not be able to enroll in it in the future.

- 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
- The type of insurance

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

Some **life events** could provide you a new 30-day window to apply for changes to your benefits.

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

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But not every life event allows the same types of changes – each event may affect an insurance plan in a different way.

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See copy of slides for more information about:

- **International employees** with family not yet in the USA
- Employees **turning 26** who will lose their parent's coverage

International Employees with family not yet in the USA:

If your family is **covered** by their country's universal health coverage, you might:

- **Enroll now in employee-only** health coverage and then,
- **Within 30-days of your family's arrival** in the USA, submit a health change application to add your family to your policy (change from employee-only to family coverage).

or

- **Enroll now for family** health coverage. (You won't need to submit a change form later, because your family will already be covered when they arrive.)

If your family is **not** covered by their country's universal health coverage, you might:

- **Enroll now for family** health coverage. (You won't need to submit a change form later, because your family will already be covered when they arrive.)

or

- **Enroll now in employee-only** health coverage and then,
- **During the open enrollment** (OE), add your family to your health plan for coverage to be effective January 1^{st} of the following year.

Happy 26th Birthday!

On its own, turning 26 is **not** a life event that affects your benefits options.

However, **Loss of Coverage <u>is</u>** a qualifying life event that offers a 30-day enrollment window for our health, dental, and vision insurance.

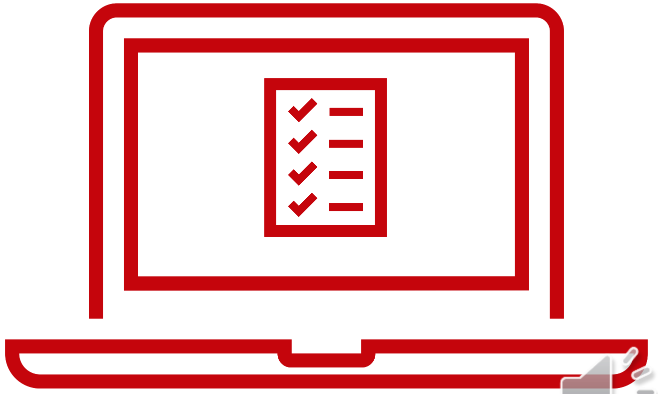
- If your coverage under your parent's health, dental, or vision insurance ends, you have 30-days from that date of Loss to submit enrollment forms for our comparable coverage.
- If your applications are not received by the 30-day deadline, your next enrollment opportunity may not be until the annual benefit enrollment (ABE) for coverage effective January 1st of the following year.
- Our life insurance plan do not offer you a new an enrollment opportunity even if you lose other life insurance coverage.

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

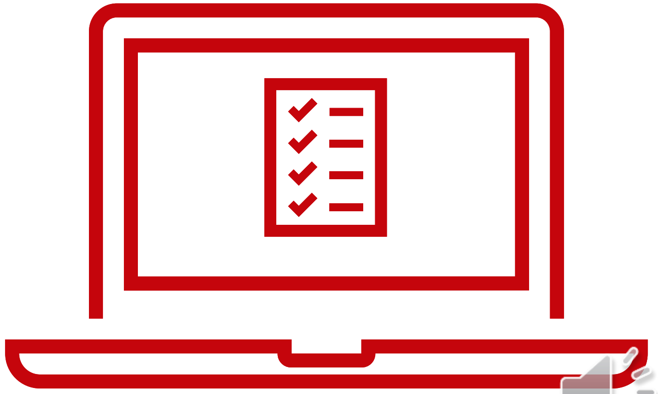
- You set-up and access your **My Insurance Benefits** account as a brand-new hire, as soon as your second day of employment.



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

First Time Access

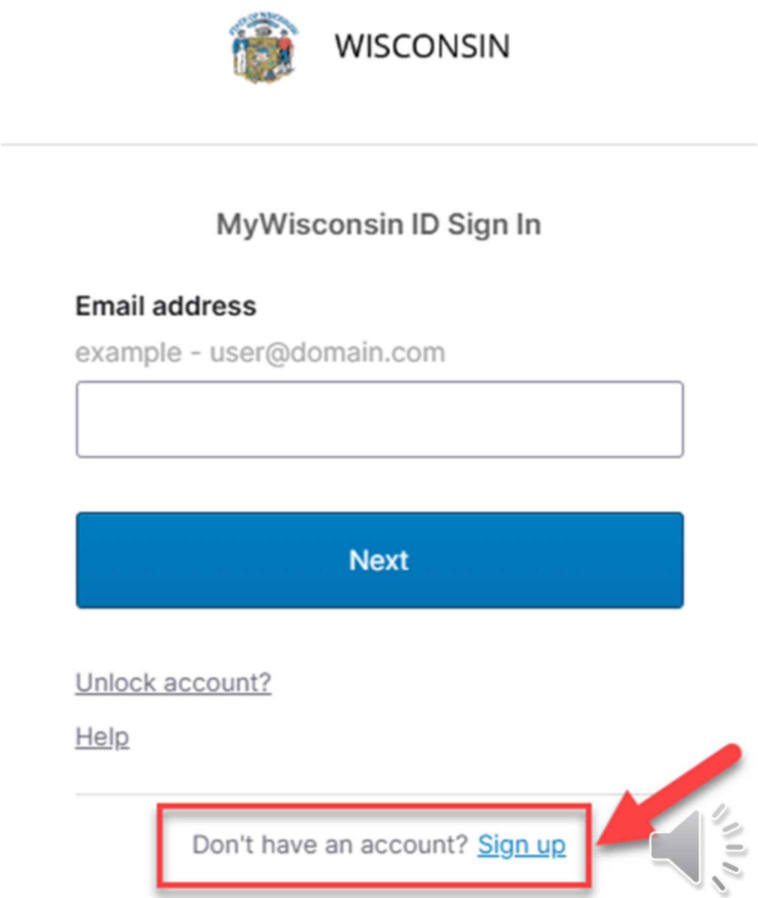
You will need a MyWisconsin ID to access My Benefits. MyWisconsin ID allows citizens to create a single account, tied to a personal email address, to log in to participating Wisconsin government websites. Once you have a MyWisconsin ID, you will verify your identity to get access to My Benefits.

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

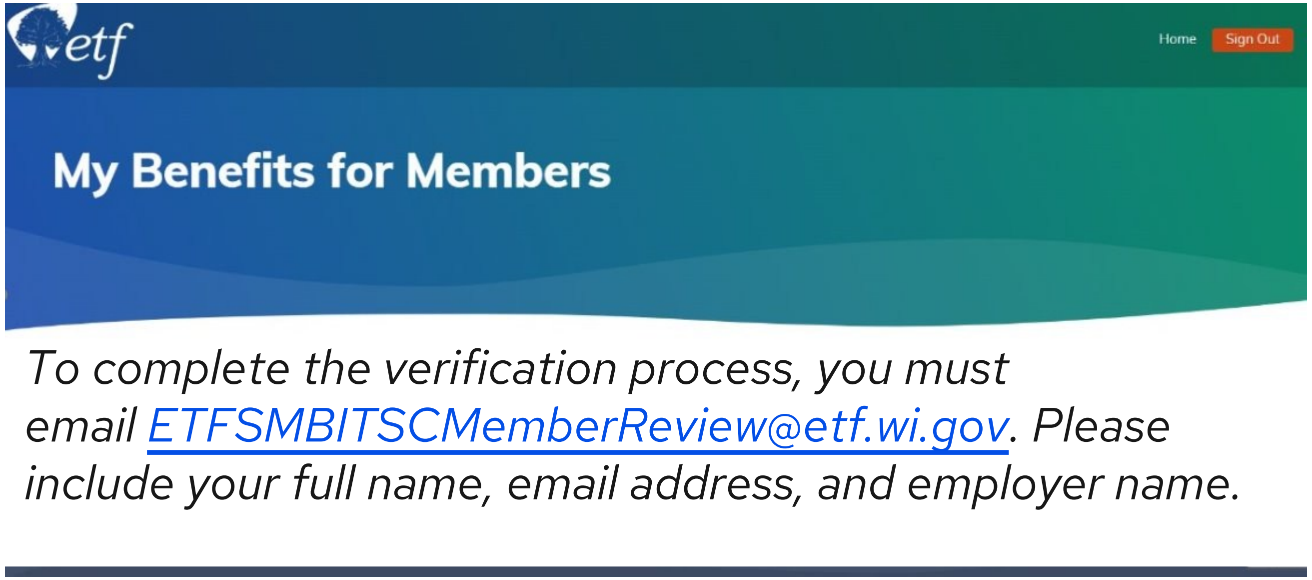


Step 1: Create your My Wisconsin ID

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
- 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

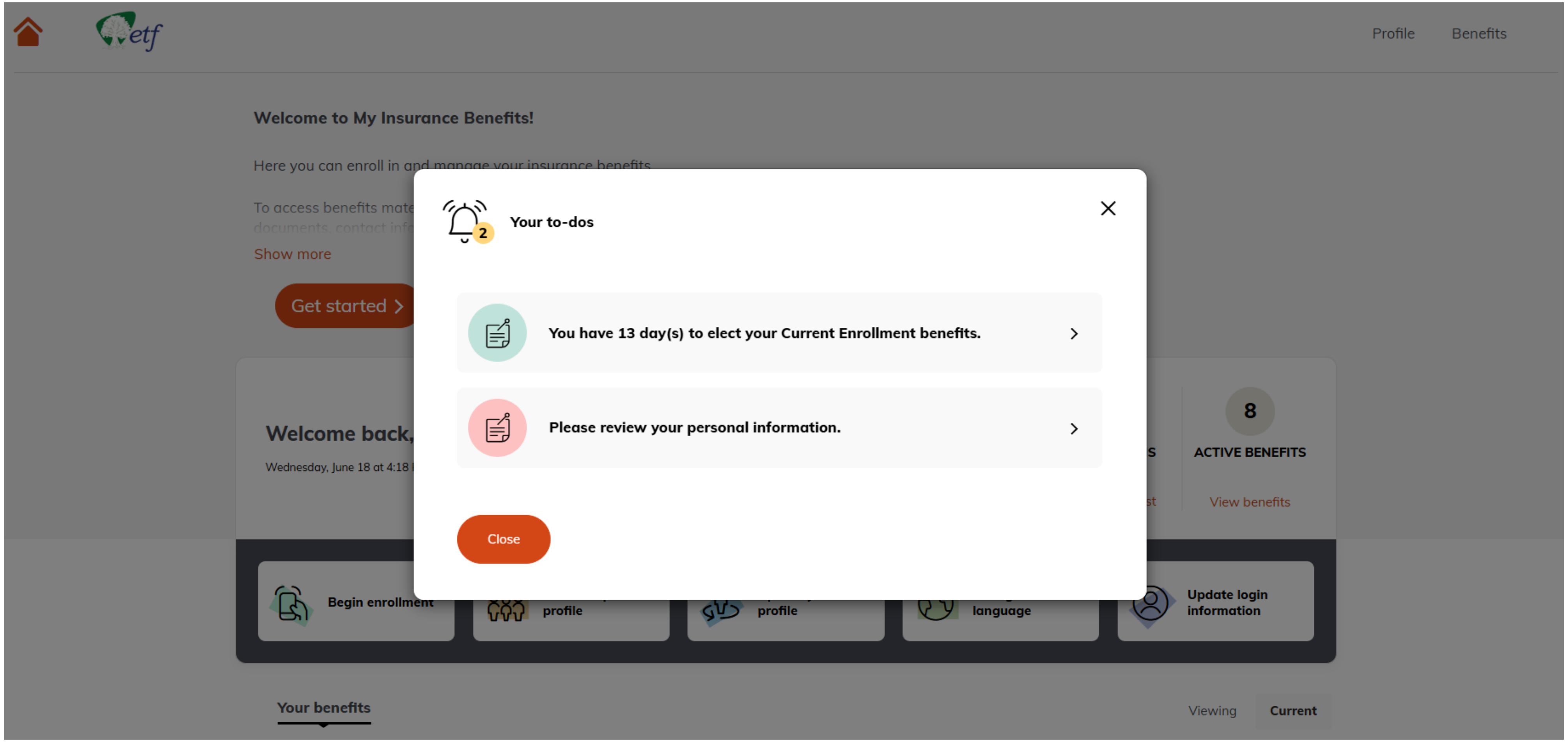
Personal Information incorrect?

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

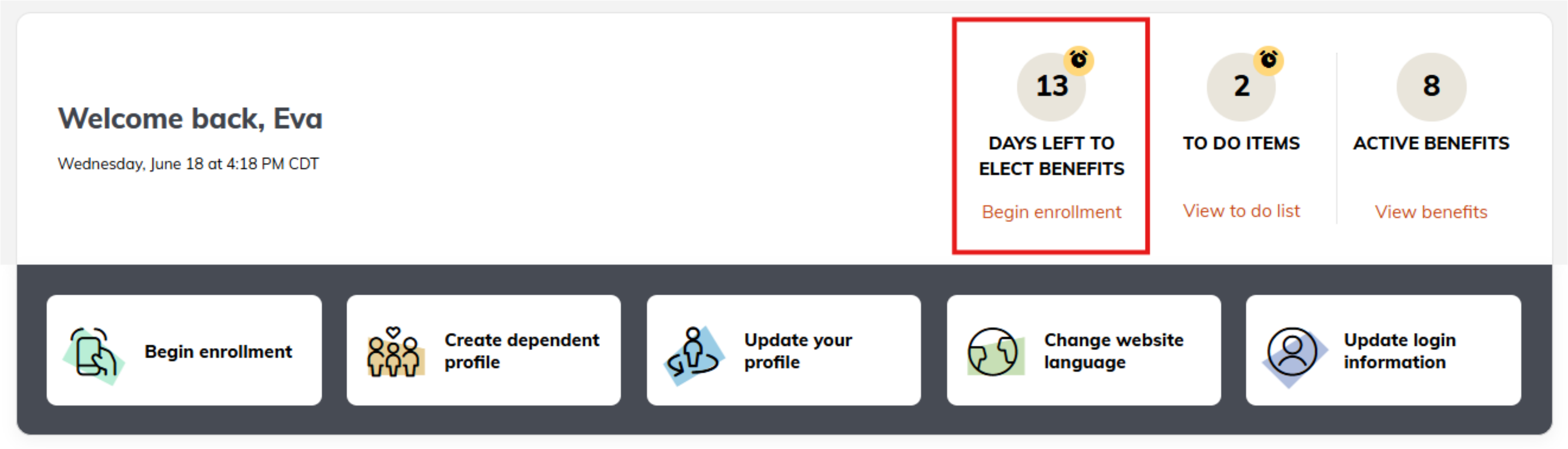
Trouble Navigating My Insurance Benefits?

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).

MyBenefits |What can you expect to see?



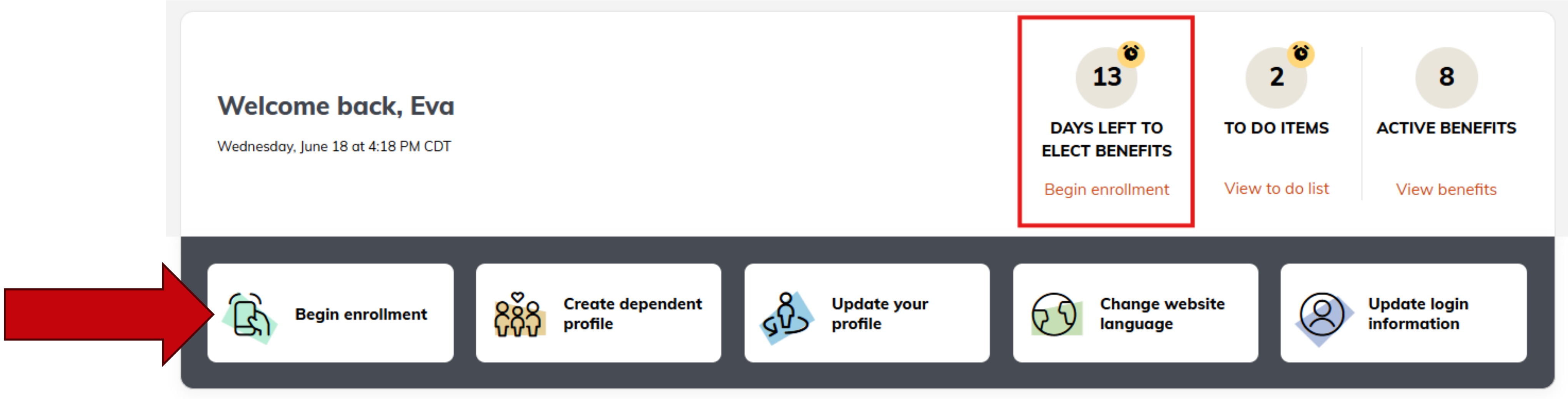
MyBenefits | Your deadline to make decisions



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

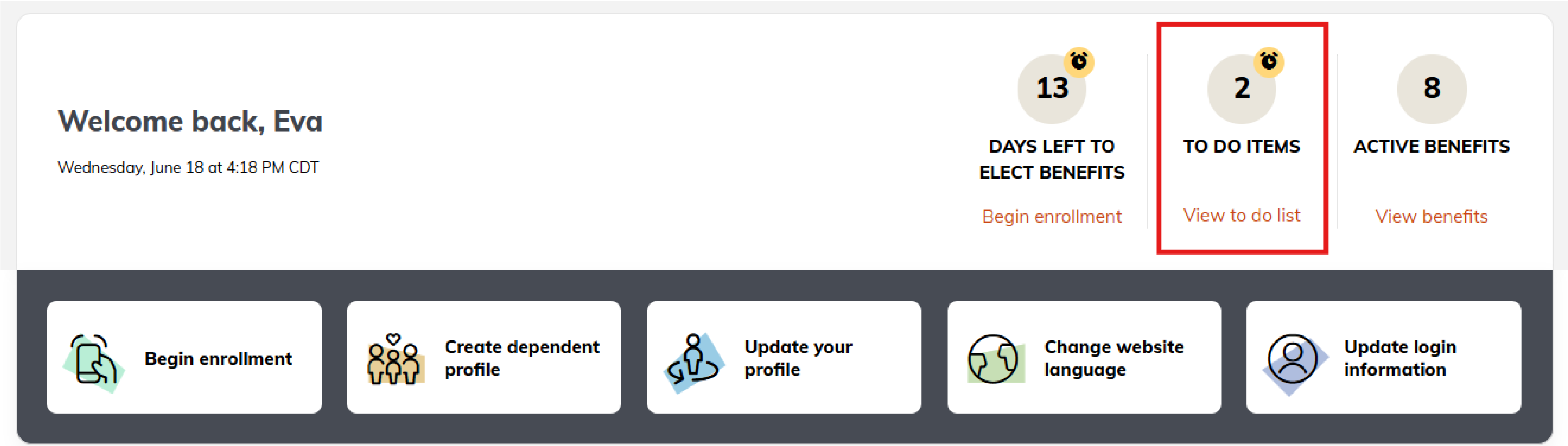
You must complete elections (or opt-out or decline coverage) before the deadline.

Step 3: Begin Enrollment



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"



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

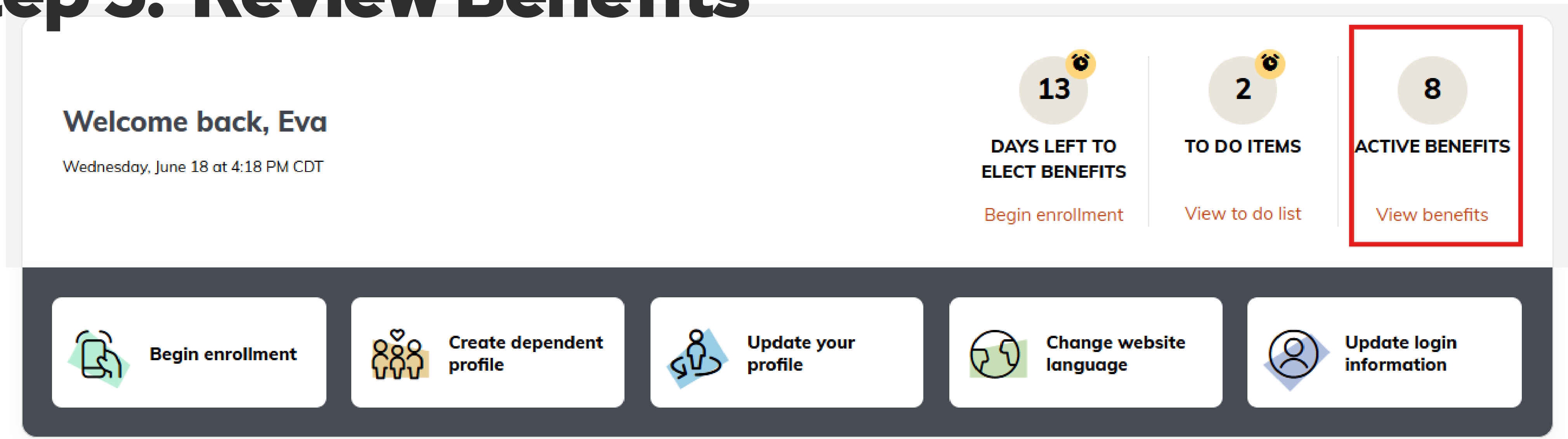
If you are enrolling in Family coverage for any plans:

You must upload into My Insurance Benefits documentation:

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

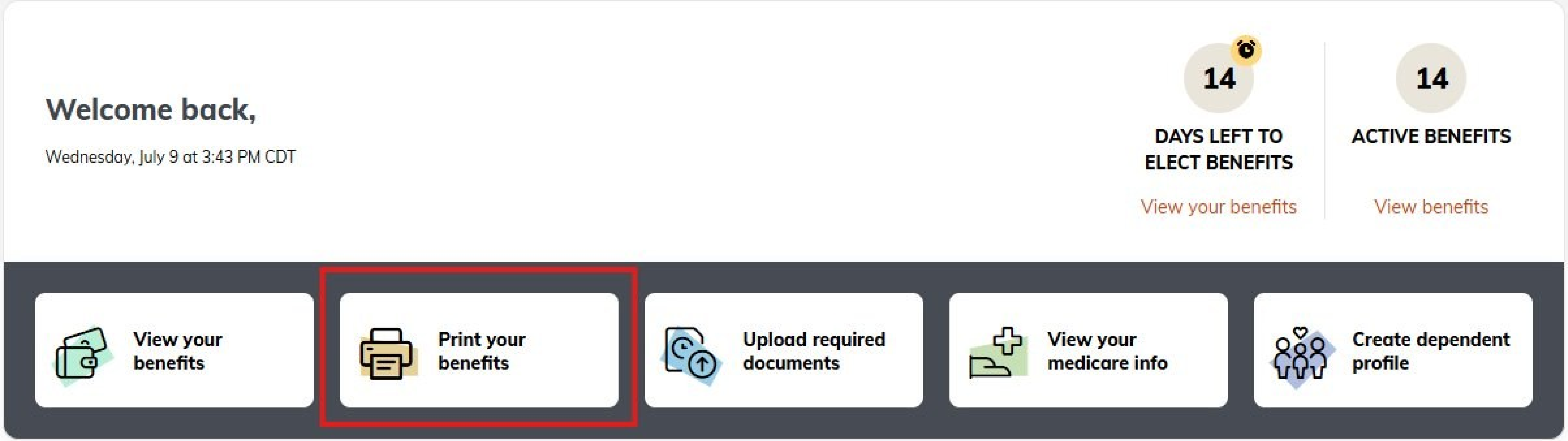
We do not need a Birth Certificate for you, the employee.

Step 5: Review Benefits



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

Step 5: Review Benefits



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.

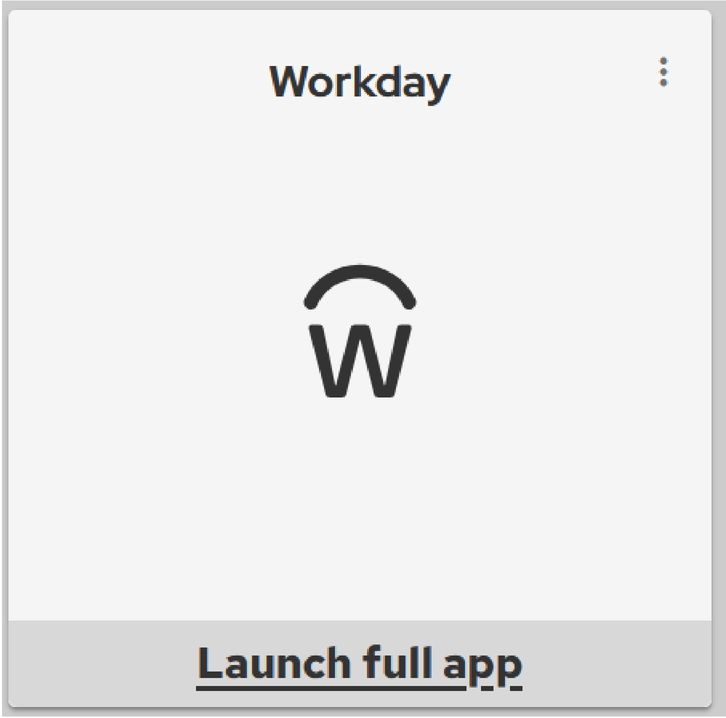
If you cannot submit your choices online:

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

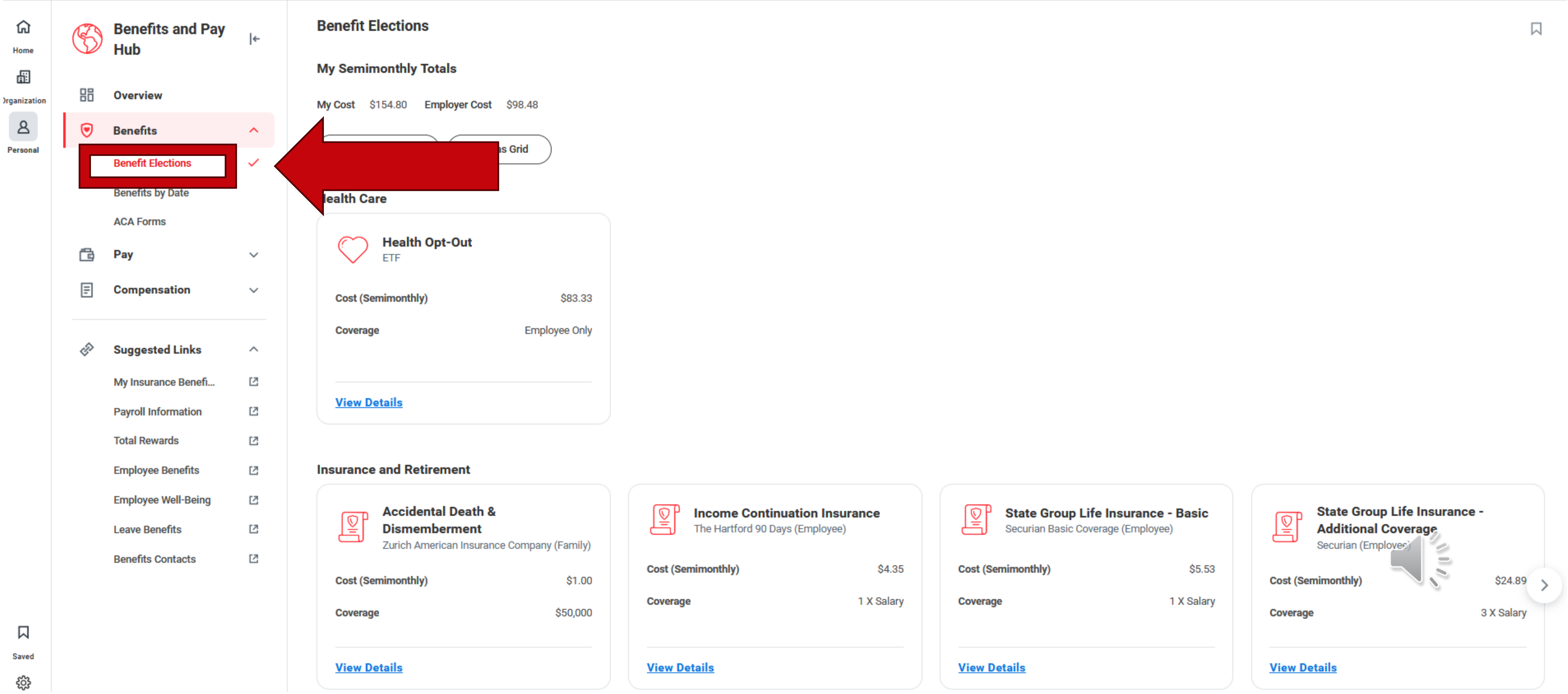
Review Benefits in Workday

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

Log into MyUW > **Workday**



Review Benefits in Workday – example



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

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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

wisconsin.edu/shared-services/wp-content/uploads/sites/346/2025/06/pay-bw-calendar-2026-full.pdf

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 1st half of January premiums
- Second check received in January pays for 2nd half of January premiums

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

* See 2026 Pay Schedules for UW Employees

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.

wisconsin.edu/shared-services/wp-content/uploads/sites/346/2025/06/pay-bw-calendar-2026-full.pdf

"Who can be covered on my plan?"

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

Health (State Group Health)

hr.wisc.edu/benefits/state-group-health-insurance

State Group Health – Effective Date

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

- Jane started her benefits eligible appointment on January 14.
- Her SGH insurance will start February 1.

- Tyler started his benefits eligible appointment on March 1.
- His SGH insurance will start March 1.

State Group Health Monthly Cost

UW Grad Assistants	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Individual With / Without Uniform Dental	$68 / $64	Not available	$169.50 / $165.50	Not available
Family With / Without Uniform Dental	$170 / $159	Not available	$422 / $411	Not available

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 Health Plan

- Wisconsin-based

- Choose your network, and
- Visit only the doctors in that network

- **No coverage** if out-of-network (except for emergency or urgent-care)

Choose one:

a Wisconsin-based network

or

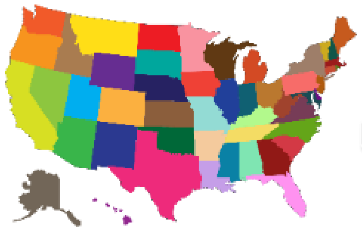
the nationwide plan

Access Plan

- Nationwide network

- May visit providers:
  - in-network and
  - out-of-network

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



Selecting a Health Plan: What to Consider

Location

- Which doctors may I visit?
- Can I visit providers locally or nationwide?

Cost

- How much will be taken from my paychecks (premium)?
- How much will I pay to the doctor or hospital when I receive covered services?

How the plan works

- What are the plan's deductible and out-of-pocket limit?
- What are the pharmacy benefits?

Network Options: Wisconsin-Based Plans

UW Grad Assistants	
Individual With / Without Uniform Dental	$68 / $64
Family With / Without Uniform Dental	$170 / $159

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

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

Dane County network examples:

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

Network Options: Wisconsin-Based Plans

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

See ETF's:

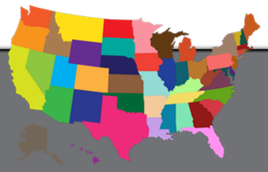
- **Health Plan Search webpage** etf.wi.gov/its-your-choice/2026/health-plan-search/state

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 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

Network Options: Nationwide

UW Grad Assistants	
Individual With / Without Uniform Dental	$169.50 / $165.50
Family With / Without Uniform Dental	$422 / $411

If you elect the **Access Plan**, you may visit in-network providers with:

- **Dean** in southern Wisconsin
- **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

“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

How much will I pay for:

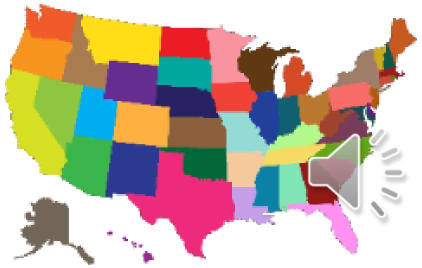
- preventative care?
- for office visits?
- my annual deductible?
- out of pocket limits?

IYC Health Plan

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

Access Plan

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



Preventive Care

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 > search: “preventive”

ETF. *Benefits and Services FAQs.* etf.wi.gov/its-your-choice/health-benefits/benefits-and-services-faqs#preventive services

"What if my care is not preventive?"

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.

Office Visit Copays (Low Deductible Plans)

IYC Health Plan | Access Plan

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
Preventive Primary Care Office Visit	· General Physicians · PA or NP · Pediatrician · OB/GYN	**$0** **(if billed as eligible preventive)**
Primary Care Office Visit	· General Physicians · PA or NP · Pediatrician · Chiropractor · Mental Health · OB/GYN	**$15**
Specialty Care Office Visit	· Specialty Providers · Urgent Care · Vision Exam in office visit setting	**$25**
Emergency Room	· Emergency Room	**$75** **(waived if admitted)**

Annual Deductible (Low Deductible Plans)

IYC Health Plan

Access Plan

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)

IYC Health Plan

Access Plan

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)

IYC Health Plan

Access Plan

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)

IYC Health Plan

Access Plan

Search the Navitus formulary:
benefitplans.navitus.com/etf

etf WISCONSIN DEPARTMENT OF EMPLOYEE TRUST FUNDS

NAVITUS

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)

IYC Health Plan | Access Plan

Prescription Level	Cost	
Preventive	You pay $0	
Level 1	You pay $5 per fill*	Use **Costco** mail order pharmacy, and fill 90 days of Level 1 & 2 drugs at the cost of just 60 days!
Level 2	You pay 20% (up to $50 per fill)	
Level 3 **With** letter of medical necessity from your doctor submitted to Navitus	You pay 40% (up to $150)	
Level 3 **Without** doctor's letter of medical necessity	You pay 40% (up to $150) **And** the difference in cost between the Level 3 and a less expensive alternative drug	
Level 4	You pay $50 per fill	Fill Level 4 drugs at **UW Specialty Pharmacy** or with **Lumicera**

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

Pharmacy Benefits – OOPL 2026

(Low Deductible Plans)

IYC Health Plan

Access Plan

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

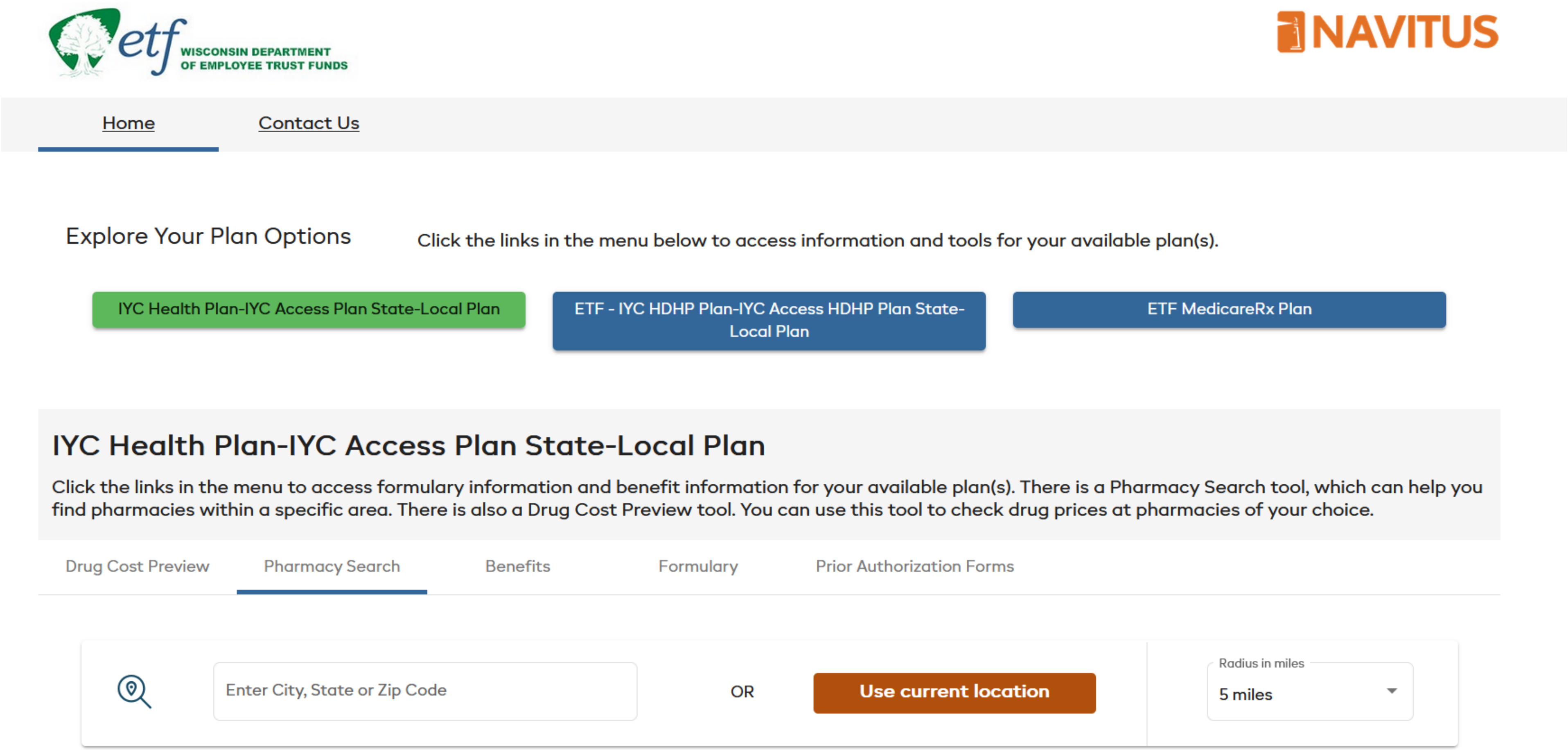
- you pay nothing (0%) for your other in-network covered prescriptions **in that level**
- the insurance company will pay 100% of their cost.

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

Find In-Network Pharmacies at benefitplans.navitus.com/etf/home



Other Pharmacy Benefits
(Low Deductible Plans)

IYC Health Plan | Access Plan

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

Overview of In-Network Coverage
(Low Deductible Plans)

IYC Health Plan | Access Plan

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).

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!

X No follow-up care

X 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
Conclusions
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=

Video: Accessing your Health Benefits While Out of State
etf.wi.gov/video/accessing-your-health-benefits-while-out-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=

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 OOPL of $2,000 per person**,* then insurance pays 100% of additional out-of-network covered medical costs. (*$4,000 per family max)

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

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!

X No follow-up care

X 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	Not Usually an Emergency
Severe allergic reaction	Fever without a rash
Severe asthma attacks	Dental Pain
Conclusions	Sprains and strains
Severe bleeding	Sore throat
Acute appendicitis	Ear pain
Loss of consciousness	Common cold or flu symptoms
Heart attack	Most headaches
Stroke	
Must use in-network ER whenever possible	

Resource: 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-state

Out-of-Network Medical Coverage Urgent Care (2 of 2)

IYC Health Plan

Examples of Urgent Care
Most broken bones
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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=

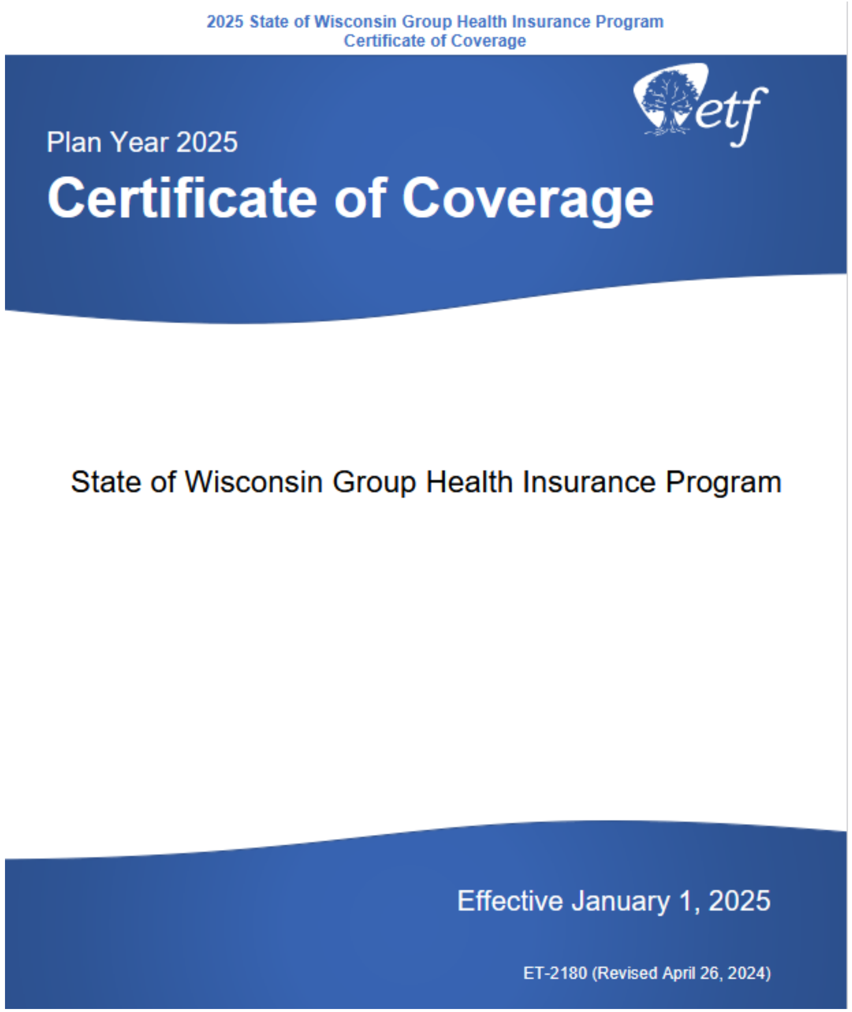
Out-of-Network Medical Coverage – Access Plan

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 OOPL of $2,000 per person**,* then insurance pays 100% of additional out-of-network covered medical costs. (*$4,000 per family max)

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

Certificate of Coverage


2025 State of Wisconsin Group Health Insurance Program
Certificate of Coverage

etf

Plan Year 2025

Certificate of Coverage

State of Wisconsin Group Health Insurance Program

Effective January 1, 2025

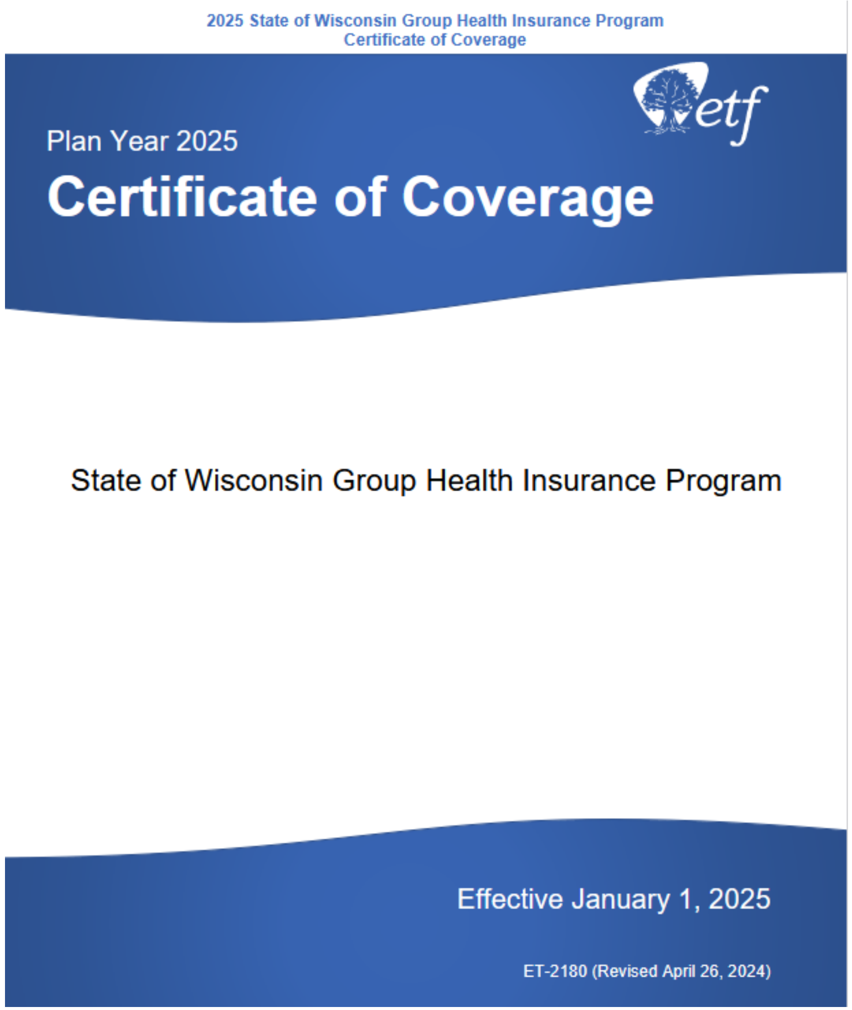
ET-2180 (Revised April 26, 2024)

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

Out-of-Network Coverage



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

Certificate of Coverage – Example of Covered Services

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

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

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 > University of Wisconsin System

- **Search by WI County**: 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
- **Frequently Asked Questions**: 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.

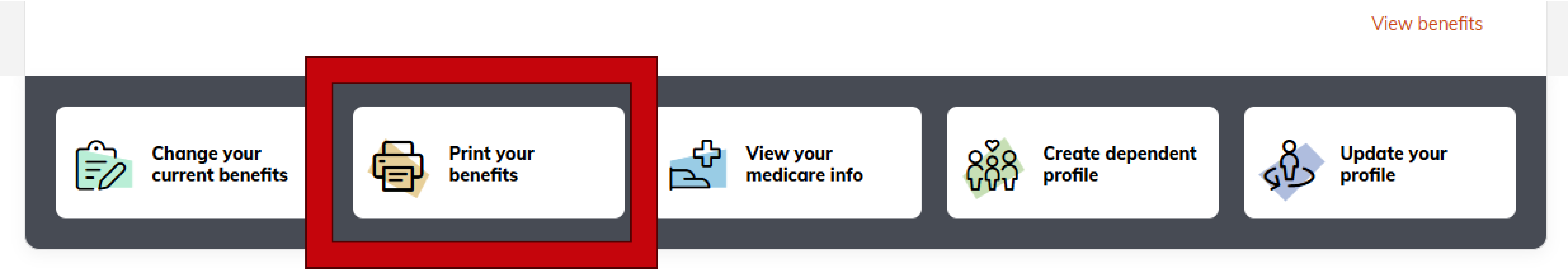
State Group Health Monthly Cost

UW Grad Assistants	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Individual With / Without Uniform Dental	$68 / $64	Not available	$169.50 / $165.50	Not available
Family With / Without Uniform Dental	$170 / $159	Not available	$422 / $411	Not available

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

MyBenefits | Print a confirmation of your benefits



After you complete your elections, you can print a copy of your benefits elected to show proof of coverage.


LIFE INSURANCE

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

One Life Insurance Option

You may enroll for yourself.

If you have a spouse, a domestic partner, or an eligible child, you may also elect coverage on their life.

Plan	Cost depends on
Individual & Family Life	age and how much coverage you choose

Resource: How much life insurance is enough?

If you apply for I&F life too late:

- **Individual & Family Life (I&F)**
  - Use a special application form called “Evidence of Insurability” (EOI)
    - 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) - Plan Details (1 of 2)

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

Maximum Coverage Levels	
Employee	$300,000
Spouse/Domestic Partner	$150,000 or the amount of employee coverage, whichever is less.
Child	$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	$8.06
61-63	$11.12
64+ premiums online!	

Securian Financial. Individual and Family Plan Fact Sheet. 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	
Employee	$300,000
Spouse/Domestic Partner	$150,000 or the amount of employee coverage, whichever is less.
Child	$25,000 or the amount of employee coverage, whichever is less.

Securian Financial. Individual and Family Plan Fact Sheet. wisconsin.edu/ohrwd/benefits/download/life/if/fact.pdf. Viewed 01/03/2024.

Life Insurance – Effective Date

Effective 1st 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

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

AD&D Insurance Resources from UW-Madison:

hr.wisc.edu/benefits/accidental-death-and-dismemberent-insurance

Accident Insurance Resources from UW-Madison:

hr.wisc.edu/benefits/accident-insurance

Two Different Accident Plans, Two Different Providers

AD&D Insurance	Accident Insurance
ZURICH	securian FINANCIAL

Accidental Death and Dismemberment (AD&D)

Zurich Fact Sheet:
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
  - 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

Identity Theft Assistance

through CyberScout

- 1-888-846-970 or
- transunion.com/solution/truempower/identity-protection-management/cyber-protection

AD&D – Effective Date

Effective 1st 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

Brochure

wisconsin.edu/ohrwd/benefits/download/accidentbrochure.pdf

Accident Insurance – Plan Premiums

2026 Monthly Premium Rates				
	Individual	**Individual + Spouse**	**Individual + Child(ren)**	**Family**
Monthly cost	$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)

Securian Financial. Accident Insurance. wisconsin.edu/ohrwd/benefits/download/accidentbrochure.pdf.

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
Securian Financial pays you	**$3,300**

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

Securian Financial. Accident Insurance. wisconsin.edu/ohrwd/benefits/download/accidentbrochure.pdf.

Accident Insurance – Filing Claims

You file your own claims with Securian

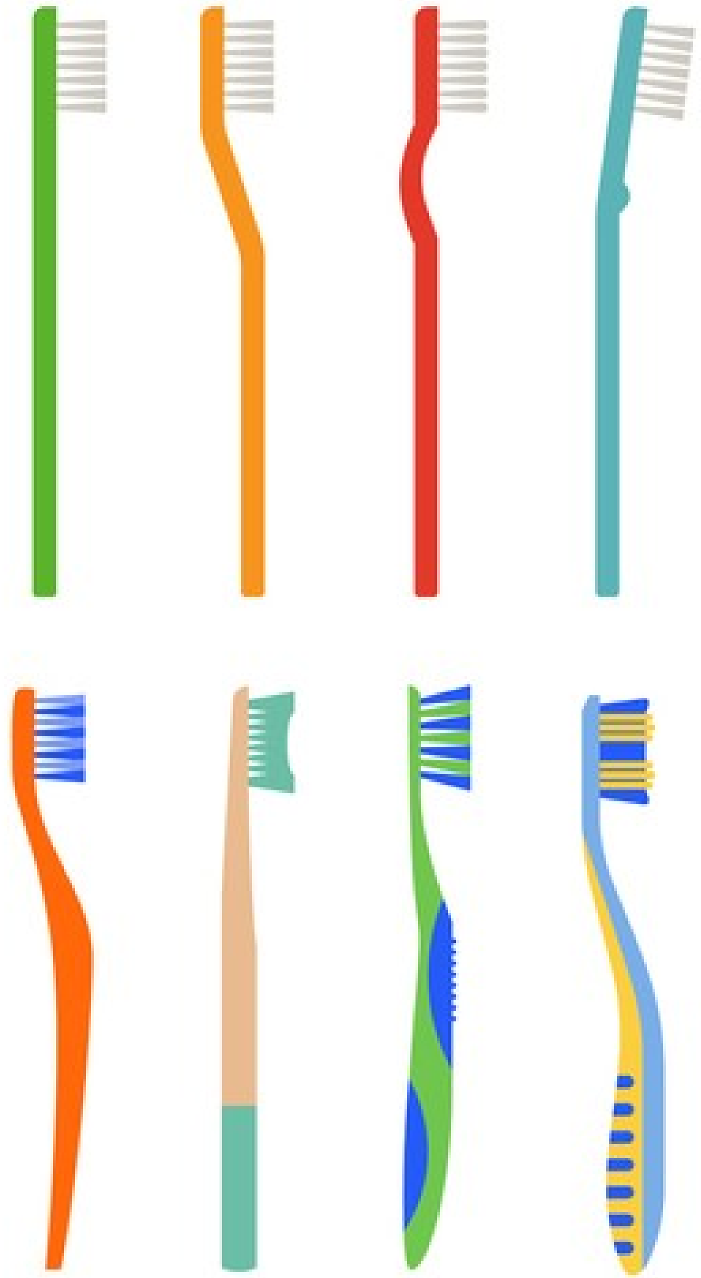
- securian.com/benefits
- Or call 1-866-295-8690
- You must submit claims by deadline, which may be within 72 hours of the accident.
  - See plan certificate: wisconsin.edu/ohrwd/benefits/download/accidentcert.pdf
- Accident claims payable only if treatment if received in the U.S or a U.S territory.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

Accident Insurance – Effective Date

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

- 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.



Dental Insurance

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 (do not enroll in) 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

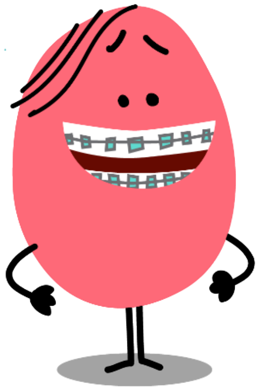
The Select and Select Plus are separate plans with their own deductions.

Delta Dental Plan Details

	Uniform Dental & Preventative Plan	Select Plan	Select Plus Plan
In-Network Providers (No out-of-network coverage)	Delta Dental PPO and Premier providers	Delta Dental PPO	Delta Dental PPO and Premier providers
Annual Deductible	None	\$100 / person	\$25 / person
Annual Maximum	\$1,000 / person	\$1,000 / person	\$2,500 / person
Waiting period	None	None	None
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%	*No coverage*	*No coverage*
Emergency pain relief	80%	*No coverage*	*No coverage*
Periodontal Maintenance	100%	*No coverage*	*No coverage*
Crowns, bridges, dentures, implants	*No coverage*	50%	60%
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	*No coverage*	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
Orthodontics Coverage	50% (Under age 19)	*No coverage*	50% (Any age)
Orthodontics lifetime maximum	$1,500	*No coverage*	$1,500



Plan Administrator

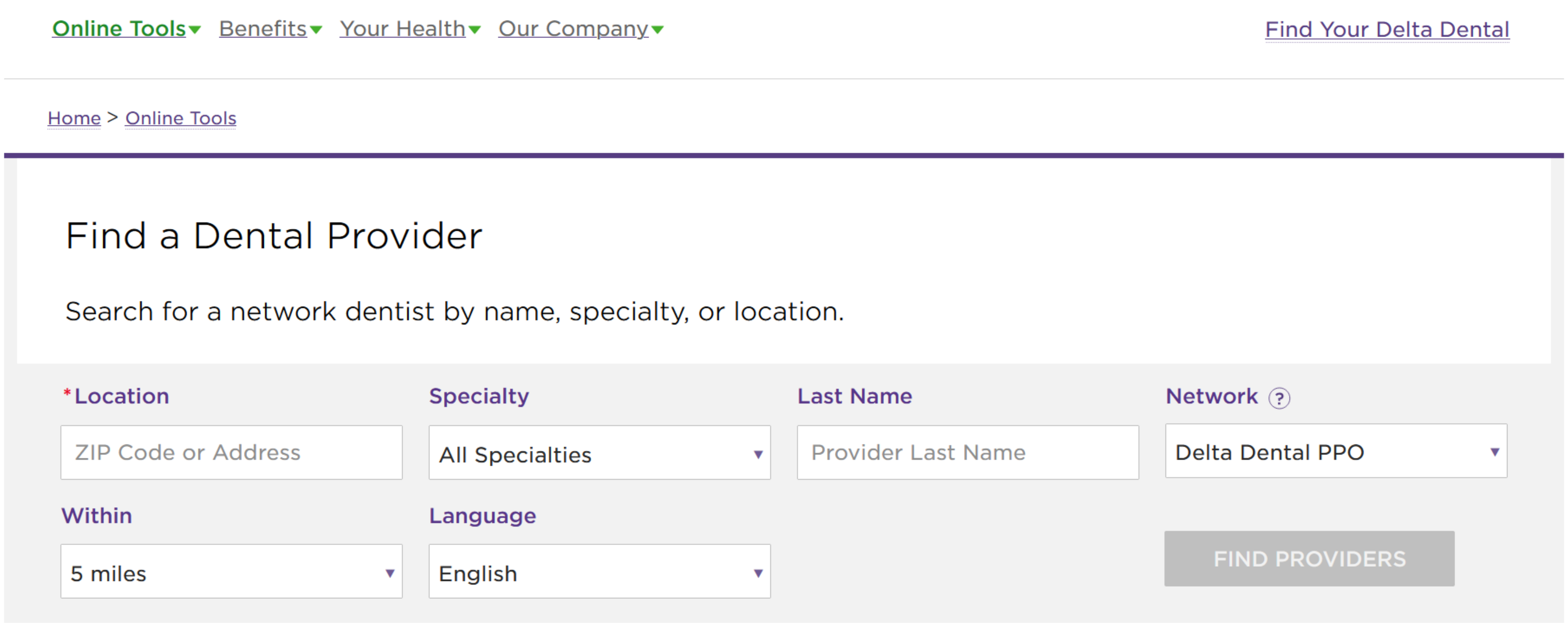
DELTA DENTAL

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

All plans are offered through Delta Dental

Dental Insurance – Visit only in-network providers

deltadentalwi.com/s/find-a-provider



Dental Insurance – Effective Date

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

- Jane started her benefits eligible appointment on August 18.
- Jane doesn't enroll in 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/

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 **2026 Decision Guide**			

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 https://metlife.pathfactory.com/state-of-wisconsin to locate participating providers.	

Standard Corrective Lenses	Frequency
Single vision, lined bifocal, lined trifocal, lenticular: Covered in full after $25 eyewear copay[1].	**Once every** 12 months

MetLife Vision Details

Standard lens enhancements[2]	Frequency
Standard Polycarbonate (child up to age 18)[3] Covered in Full and Adults Covered in Full after $40 eyewear copay[1].	**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)[4]	Frequency
Contact fitting and evaluation: • Standard fitting; Covered in full after $30 copay • Specialty fitting: $50 Allowance after $30 copay	**Once every** 12 months
Elective lenses: $150 allowance	
Necessary lenses: Covered in full	
Discounts:[4]	

MetLife Benefit Details – continued

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

Vision Insurance –
In-network providers

metlife.pathfactory.com/state-of-wisconsin/superior-vision

MetLife | State of Wisconsin

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 1st of the month following your date of eligible hire
(or on date of hire if date of hire is the 1st)

- 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.

Retirement Plans

UW's 403(b) and State's 457(b)

Most UW employees are eligible to participate, including:

- Academic Staff
- Student hourly employees
- Graduate Assistants (e.g., TAs and RAs)
- Certain Post Grad Trainees

But the following appointees are **not** eligible:

- Fellows
- Scholars
- Non-service Graduate Interns & Trainees
- Post-Doctoral Fellows, Scholars, & Trainees

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)
• Pretax and Post-Tax (ROTH) options	• Pretax and Post-Tax (ROTH) options
• No minimum contribution	• No minimum contribution
• No employer match	• No employer match
• Contribute up to $24,500 in 2026 or $32,500 if age 50+	• Contribute up to $24,500 in 2026 or $32,500 if age 50+
• If age 60-63: up to $35,750 • Age 64 and older: $32,500	• If age 60-63: up to $35,750 • Age 64 and older: $32,500
• Admin fees based on account balance and record keeper	• Admin fees once account is over $5,000
• Loan services available	• Hardship distributions available
• In-service withdrawal at 59 ½	• In-service withdrawal at 59 ½ on a previous roll-in balance

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

To enroll in State's 457b:

Find the current Plan Enrollment Code:

- wisconsin.edu/ohrwd/benefits/download/WDC-code.pdf

Then

- Register on 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 **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?"

UW's 403b Fidelity & TIAA	**State's 457b** WI Deferred Comp
Yes, allows roll-ins • Open new 403b account • Contact old plan about distribution/rollover process. • Contact new plan about receiving/rollover process	**Yes, allows roll-ins** • Open new 457b account • Contact old plan about distribution/rollover process. • Contact new plan about receiving/rollover process

Pretax Spending Accounts

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**

Types of Flexible Spending Accounts (FSAs)

FSA Plan	Eligible Expenses	Eligible Dependents	Annual Minimum/Maximum Contribution	Possible carryover into 2027
Health	medical, prescription, dental and vision	you, your spouse, qualified dependent(s)	$50 min / $3,300 max	$660 maximum
Dependent Day Care	after school care, adult or child daycare	you, your spouse, qualified dependent(s)	No minimum/ $7,500 per household* max	n/a

*7, 500 household max if single or married and filing jointly; a lesser amount for each spouse if filing taxes separately

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) **$150 on your paycheck** to spend on anything	$200 earned → -$0 tax withheld **$0** on your paycheck	and sent to FSA →	**$200 in FSA** 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) **$150 on your paycheck** to spend on anything in 2026 or to save for a future year	$200 earned -$0 tax withheld **$0** on your paycheck →	and sent to FSA →	**$200 in Dependent FSA** If **not** used on qualifying 2026 expenses, is **forfeited** (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!

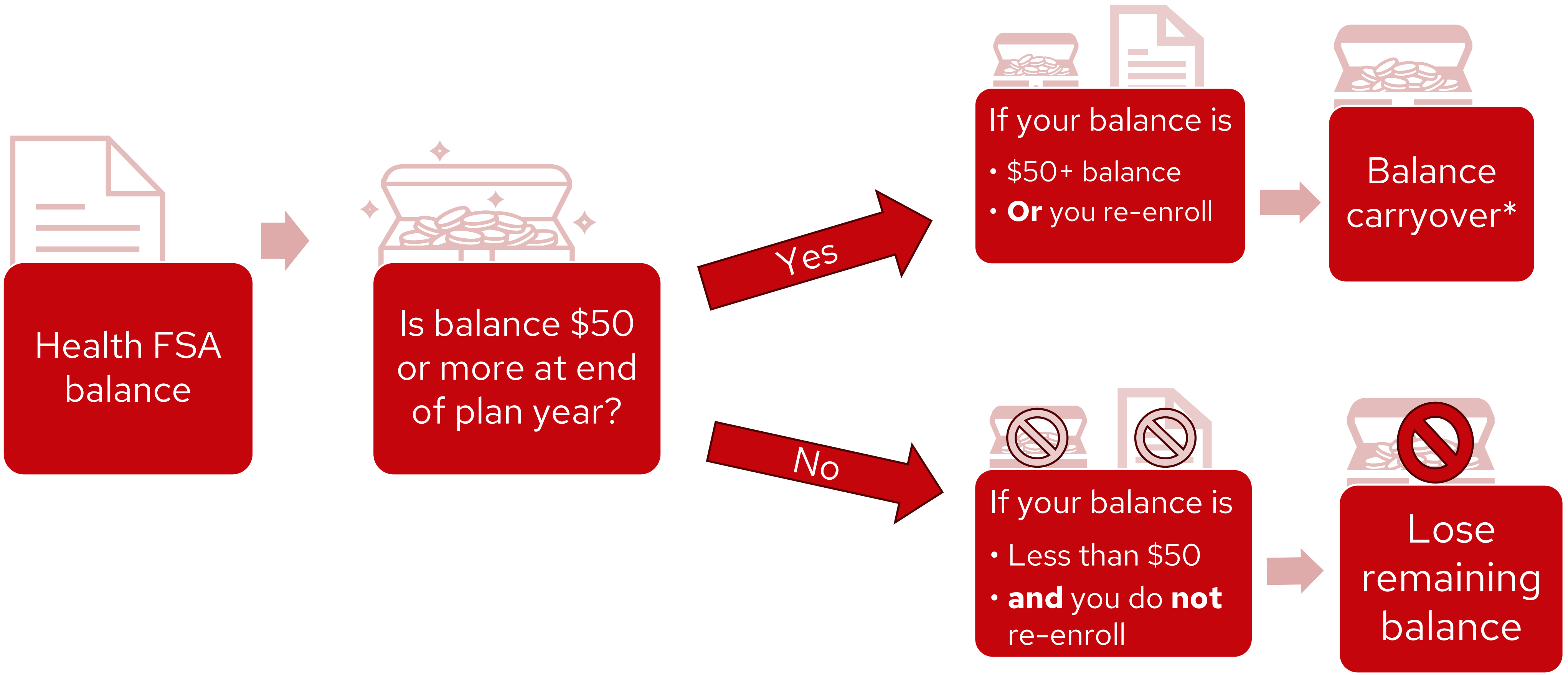
See TASC's list and resources.

tasconline.com/clients/etftasc/

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 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 FSAs	Dependent Day Care FSA
Prefunded • The entire amount of money you pledged to contribute for the year is available to spend **upfront**.	**$0 starting balance** • No money is in the account until your payroll contributions are deposited.
Use FSA debit card… • At the pharmacy • At the doctor's office • At the dentist's office • To pay your bills online	**No debit card** • Pay for your dependent's eligible daycare expenses, then request reimbursement.

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

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

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

For more information on Health FSAs:

IRS Publication 969

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

IRS

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


IRS

Publication 503

Child and Dependent Care Expenses

Flexible Spending Accounts – Effective Date

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

- 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

Parking and Transit Pretax Accounts

hr.wisc.edu/benefits/parking-and-transit-accounts

Transportation Office at UW–Madison

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

Train & Subway

Van Pool

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

Monthly Parking Pass

ETF. 2026 Open Enrollment Kickoff for UW. 09/23/2025

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 **annual base lot parking permit** is already paid for pre-tax (if paid through payroll deduction)	Do **not** also enroll in this Pretax Parking Account (unless you also have other eligible parking expenses related to work).
A **flex parking permit**, you use a debit or credit card to pay to park only on days you use the lot	You **may** 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 or 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 **not** also enroll in this transit account

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

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

Parking or Transit account balance

Is balance $50 or more at end of plan year?

Yes

If your balance is
- $50+ balance
- **Or** you re-enroll

100% Balance carryover

No

If your balance is
- Less than $50
- **and** you do **not** re-enroll

Lose remaining balance

*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 1st 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.

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 30th 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

Thanks for joining us!

Contact us

benefits@ohr.wisc.edu

Madison Benefits Services
OFFICE OF HUMAN RESOURCES
UNIVERSITY OF WISCONSIN–MADISON

benefits.wisc.edu