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Correspondence Memorandum

Date: August 20, 2024

To: Employee Trust Funds Board

From: Tom Rasmussen, Dental and Life Insurance Program Manager
 Office of Strategic Health Policy

Subject: Health Insurance Open Enrollment Dates and Program Changes for 2025

This memo is for informational purposes only. No Board action is required.

On February 21, 2024, the Group Insurance Board (GIB) established the open enrollment period for the 2025 State of Wisconsin Group Health Insurance Program (GHIP) as September 30 – October 25, 2024 ([Ref. GIB I 02.21.24 I 7B](#)). The open enrollment period is when members can make changes for the upcoming year, including switching health plans, adding supplemental benefits, changing coverage levels, or adding/removing dependents. All changes will take effect on January 1, 2025.

Health Plan Changes

There are no new health plan vendors for 2025, and no vendors are leaving the GHIP. One notable change for 2025 is Dean Health Plan – Prevea360 West and Mayo Clinic will be known as Dean Health Plan – Medica West and Mayo Clinic Health System. Members will not experience any disruption in care or services due to the name change.

Local employers will again see an increase in the number of counties offering the State Maintenance Plan (SMP). The SMP, administered by Dean Health Plan, is a health plan offered in counties that do not have a health plan that qualifies as a tier one health plan. There are 41 counties that qualify as an SMP county for Local employers this year compared to 30 last year ([Ref. GIB I 05.23.24 I 4B](#)).

Medical Benefits Changes

The following changes will be effective January 1, 2025:

- The lifetime limit for orthoptic eye training will increase from two to no more than 12 sessions ([Ref. GIB I 02.21.24 I 7C](#)).
- Coverage for nutritional counseling services will now include those related to weight management, with updated certificate language to reflect this change ([Ref. GIB I 02.21.24 I 7C](#)).

Reviewed and approved by Renee Walk, Director, Office of Strategic Health Policy
 Electronically Signed 08/29/2024

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- The annual medical deductible for the High Deductible Plan (HDHP) and Access HDHP will increase to \$1,650 for individual and \$3,300 for family coverage to comply with federal requirements ([Ref. GIB I 08.14.24 I 13E](#)).

Pre-Tax Savings Accounts Limit Updates ([Ref. GIB I 08.14.24 I 13E](#))

- Per the Department of Administration's determination, the employer contributions to Health Savings Accounts (HSA) for employees with HDHP coverage will increase to \$828 for individual coverage and \$1,650 for family coverage.
- Annual HSA contribution limit will increase to \$4,300 for an individual and \$8,550 for family coverage.
- Annual Health Care Flexible Savings Account (FSA) and Limited Purpose FSA contribution limit will increase to \$3,200, with a carryover limit of \$640.
- Parking and Transit Accounts monthly contribution limits will increase to \$315.

Employer Kickoff Meetings

ETF will once again host virtual Employer Kickoff meetings to highlight important changes, reminders, and general information regarding the 2025 open enrollment campaign. There are two State Kickoff meetings, and two Local Kickoff meetings scheduled during the two weeks prior to the start of open enrollment.

Virtual Vendor Forums

ETF will again host virtual Vendor Forums during the first three weeks of open enrollment. There will be a total of 15, 90-minute forums where members join breakout sessions and hear from specific vendors of their choosing, listen to short presentations, and can have their questions answered by GHIP vendors.

Staff will be at the Board meeting to answer any questions.