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Correspondence Memorandum

Date: September 22, 2025
To: Employee Trust Funds Board
From: Tricia Sieg, Pharmacy Benefits Program Manager
Office of Strategic Health Policy
Subject: Health Insurance Open Enrollment Dates and Program Changes for 2026

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

On March 12, 2025, the Group Insurance Board (GIB) established the open enrollment period for the 2026 State of Wisconsin Group Health Insurance Program (GHIP) as October 6 – October 31, 2025 ([Ref. GIB | 03.12.25 | 3A](#)). 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, 2026.

Health Plan Changes

There are no new health plan vendors for 2026, and no vendors are leaving the GHIP. Notable changes for 2026 include several plan name updates:

- Dean Health Plan – Medica West and Mayo Clinic Health System will now be known as Medica West and Mayo Clinic Health System.
- Dean Health Plan-Prevea360 East will become Prevea360.
- Dean Health Plan will be renamed Dean Health Plan by Medica.
- Common Ground Healthcare Cooperative will become CareSource.
- Access Plan by Dean will be renamed Access Plan.
- State Maintenance Plan (SMP) by Dean Health Plan will become State Maintenance Plan (SMP).

Members will not experience any disruption in care or services as a result of these changes.

Local employers will again see an increase in the number of counties offering the 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 48 counties that

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qualify as an SMP county for Local employers this year compared to 41 last year ([Ref. GIB | 05.21.25 | 8A, pages 2-3](#)).

Benefits Changes and Updates

The following changes will be effective January 1, 2026:

- Coverage for Continuous Glucose Monitors (CGMs) for non-Medicare members will be under the pharmacy benefit through Navitus Health Solutions only ([Ref. GIB | 03.12.25 | 3B, pages 4-5](#)).
- Medicare Advantage subscribers and spouses will be eligible to earn the \$150 Well Wisconsin incentive. ([Ref. GIB | 03.12.25 | 3B, pages 8-9](#)).
- The annual deductible for the High Deductible Health Plan (HDHP) and Access HDHP is increasing to comply with federal requirements to \$1,700 for an individual and \$3,400 for a family.

Non-Health Plan Vendor Changes

Two new non-health plan vendors will begin in 2026:

- MetLife will become the vision insurance vendor. MetLife provides a robust national provider network, coverage comparable to members' current vision benefit with some increased savings available, and will reduce member vision premiums by more than 17% ([Ref. GIB | 05.21.25 | 9, pages 4-7](#)).
- Total Administrative Services Corporation (TASC) will administer pre-tax savings accounts. TASC is coordinating with employers and sending communications to members to ensure a smooth transition of Health Savings Accounts (HSAs), Health Care Flexible Spending Accounts (FSAs), Limited Purpose Flexible Spending Accounts (LPFSAs), Dependent Day Care Accounts, Parking Accounts, and Transit Accounts ([Ref. GIB | 08.13.25 | 7](#)).

Pre-Tax Savings Accounts Limit Updates

- Per the Department of Administration's (DOA's) determination, the employer contributions to HSAs for employees with HDHP coverage will increase to \$852 for individual coverage and \$1,704 for family coverage.
- Annual HSA contribution limit will increase to \$4,400 for an individual and \$8,700 for family coverage.
- Annual FSA and Limited Purpose FSA contribution limit will increase to \$3,300, with a carryover limit of \$660.
- Parking and Transit Accounts monthly contribution limits will increase to \$325.

- Per a provision in House Resolution 1 (H.R. 1), also known as the One Big Beautiful Bill Act, the annual contribution limit for Dependent Care FSAs will be increased to \$7,500 ([Ref. GIB | 08.13.25 | 9K](#)).

Employer Kickoff Meetings

ETF will host virtual Employer Kickoff meetings to share key updates, reminders, and information about the 2026 open enrollment campaign. Three State Kickoff meetings and two Local Kickoff meetings will be held in the two weeks leading up to open enrollment. An additional State Kickoff meeting will be offered exclusively for Universities of Wisconsin employers to help them prepare for their first open enrollment using My Insurance Benefits.

Virtual Vendor Forums

ETF will again host virtual vendor forums during the first three weeks of open enrollment. A total of 34 forums will be offered, giving members the opportunity to hear from vendors of their choice, listen to brief presentations, and have their questions answered by GHIP vendors. Each forum will last 45 minutes, except for the Medicare Advantage and Medicare Plus forums, which will run 90 minutes.

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