



Your Health Benefits in Retirement

State, UW & Local Retirees

What Stays the Same

Coverage

You and your family can continue insurance coverage for the rest of your life.

Annual Limits

Any money paid towards your deductible or out-of-pocket limit will transfer unless you retire effective January 1.

Doctors

You can keep seeing the same doctors.

Keeping your Coverage in Retirement

To keep your coverage, you must do one important step: pay your premium each month.

State participants: See the *Paying for Health Benefits in Retirement* resource sheet for the different ways you can pay.

Local participants: Check with your employer benefits specialist to learn about ways to pay your premium in retirement.

When You Can Make Changes to Your Health Benefits

Mid-Year Changes

See which life events allow you to make changes by visiting etf.wi.gov/benefits-by-employer and following the prompts to find your health program. Then click *How to Choose & Enroll in Your Benefits* menu → *Life Events Guide*.

Open Enrollment

You will be mailed a decision guide each fall with your health care options. You can change plans, change to family coverage, enroll in supplemental benefits and more.

Cancelling Your Health Benefits

You can cancel at any time, effective the 1st of the month after ETF receives your request.

If you want to re-enroll later, you can during open enrollment in the fall. State employees with escrowed sick leave credits have another opportunity. Visit the [Escrowing Your Sick Leave Credits page](#) for more information.



Considerations

Switching to a spouse's plan

Find out enrollment dates by talking to your spouse's benefits specialist. Cancelling your coverage does not typically give you an automatic enrollment opportunity in your spouse's plan.

If both you and your spouse work for the state and your spouse continues to work, they can become the subscriber for your health insurance. Since your spouse's employer is still helping pay for health insurance, it is often cheaper. To change subscribers, your spouse will need to complete [Group Health Insurance Application/Change Form \(ET-2301\)](#).

State employees: Talk with your employer benefits specialist for ways to protect your sick leave credits before switching plans.

Local Employees: Health Coverage Could Change in Retirement

Local employers choose which plans to make available; therefore, options could change based on a local employer's decisions.

Questions?

Before retirement, contact your employer. After retirement, contact ETF.

