



2026 Open Enrollment Kickoff

For State Employers



Tech Check

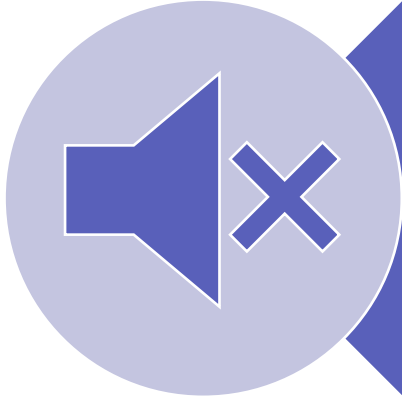


Can you see the
presentation?



Can you hear the
moderator?

Ground Rules



Please mute yourself.

- Only moderator & presenter(s) come off mute.



Enter all questions via the chat function.

- SMEs will answer questions in chat
- Moderator will read Q&A at end

Kickoff Agenda

Staff
Introductions

2026 Health
Plan Changes

Health
Insurance
Program

Dental &
Supplemental
Benefits

Pre-tax Savings
Accounts

Resources

Q&A

ETF Staff Introductions

Meet the staff behind the event



Jake Spielbauer

Employer Trainer
Employer Insurance Unit (EIU)



Employer Insurance Unit (EIU) Staff



Renae Sigall
Supervisor



Jennie Brady
Lead Worker



John Alexander
Business
Analyst

EIU Staff – Case Managers



Jamie Gonzalez
Case Manager



Larissa Brown-
Esqueda
Case Manager



Linda Melius
Case Manager



Katrina Hunt
Case Manager

EIU Staff – Case Managers 2



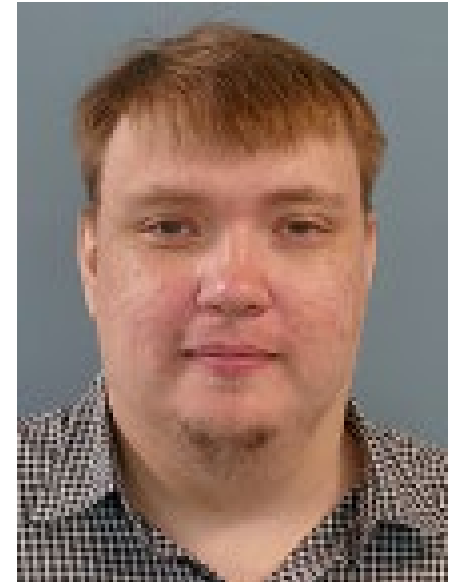
Kristi Mulcahey
Case Manager



Jon Crawford
Case Manager



Zach Mark
Case Manager



Andrew Waugh
Case Manager

EIU Staff – Case Managers 3



Shay Moldrem
Case Manager



Alberto Kanost
Case Manager



Angie Hodo
Case Manager



Marque
Ferguson
Case Manager

EIU Staff – Case Managers 4



Tonya Rockett
Case Manager

Office of Strategic Health Policy (OSHP) Staff



Renee Walk
Director



Stacey Novogoratz
Program Manager
Section Chief



Phil Borden
Benefits Policy Advisor:
Medicare/ Medicare
Advantage



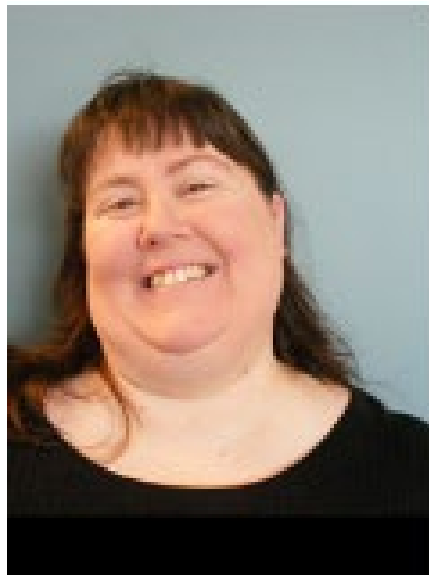
Katherine O'Neill
Benefits Policy Advisor:
SMP and Access
Programs

OSHP Staff 2



Luis Caracas

Program Manager:
Life Insurance And
Accident Plan



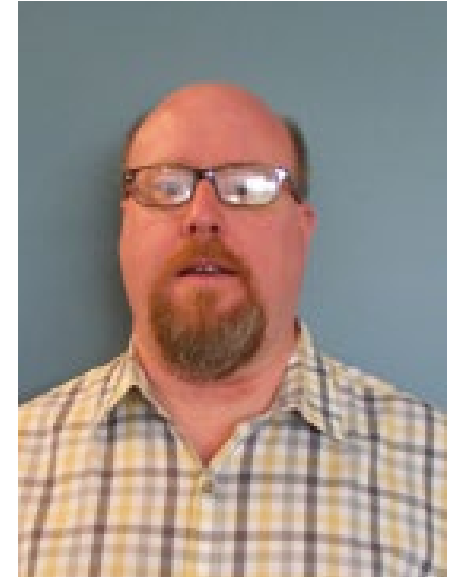
Tricia Sieg

Program Manager:
Pharmacy Benefits,
Commercial and Medicare
Part D Plans



Xiong Vang

Program Manager:
Health Savings
Account & Employee
Reimbursement
Account



Douglas Wendt

Health Plan Policy Advisor
& Program Manager:
Dental, Vision, & Long-
Term Care

OSHP Staff 3



Korbey White
Health Program
Manager

2026 Open Enrollment Period

October 6 - October 31, 2025



Health Plan Changes

- Health Plan Name Changes
- State Maintenance Plan (SMP) Counties



Health Plan Name Changes

2025 Name	2026 Name
Common Ground Healthcare Cooperative	CareSource
Dean Health Plan – Medica West and Mayo Clinic	Medica West and Mayo Clinic Health System
Dean Health Plan – Prevea360 East	Prevea360 East
Dean Health Plan	Dean Health Plan by Medica
Access Plan by Dean	Access Plan
State Maintenance Plan (SMP) by Dean Health Plan	State Maintenance Plan (SMP)

State Maintenance Plan (SMP)



Why SMP?

- Available in counties without qualified Tier-1 health plan



What is a qualified health plan?

- Satisfies all provider access requirements established by ETF



What is Tier-1?

- Health plan with lowest annual premium rate threshold

State Maintenance Plan (SMP) Cont'd



Administration & Providers:

- Administered by Dean Health Plan
- Local providers partnered with Dean

Availability:

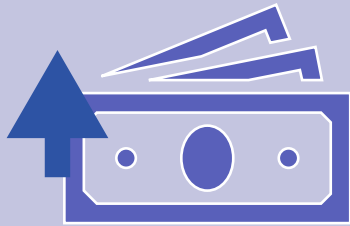
- State: Florence County

Health Insurance Program

- Premiums & Contribution Rates
- Medical Benefit Changes
- Wellness
- Reminders



2026 State Premium Summary



Group Insurance Board approved premium increase for plan year 2026.



State *employee* contribution determined by Division of Personnel Management.



Full premium rates posted to Employer [Group Health Insurance](#) page.

Why Did Premiums Increase?

The average health insurance premium increases:


- 8% for state government employees
- 11.5% for local government employees

Key drivers for 2026 premium increase:

- Increased pharmacy cost – particularly specialty drugs
- Inflation – costs are higher
- Stabilization of the Reserve Fund
- Administrative costs

Health Premium Increases for 2026 Plan Year

- [Health Premium Increases for 2026 Plan Year page](#):
 - Available from the 2026 Insurance Changes page
 - Featured on the Insurance and Health & Pharmacy pages

 / Health Premium Increases for 2026 Plan Year


Health Premium Increases for 2026 Plan Year

The **Group Insurance Board** set health premium rates for 2026. Actual monthly premium costs by plan will be included in the open enrollment materials, which will be posted closer to the annual open enrollment period (October 6-31, 2025).

Reasons for Premium Increase

The increases next year are primarily driven by three factors:

Rising Healthcare Costs



Healthcare costs, including medical, pharmacy, and dental, have increased across the insurance industry. These increases are projected to continue along with inflation, affecting all elements of healthcare, including provider wages, medical supplies, etc.


Stabilizing the Reserve Fund



The Board has a reserve fund for the Group Health Insurance Program. The reserves are used to pay prescription and dental claims and operations, as well as protect the program against possible adverse experience and negative market trends. The reserve funds are affected by investment returns.


Up until 2023, the Board used reserve funds to reduce premium rates. In 2024, reserve funds dropped too low to continue reducing premiums, so the Board began implementing a strategy to refund the reserves. This will continue for the next few years, pending changes in program costs and/or investment returns.

Administrative Costs



Administrative fees pay for operational costs to run the program, including compliance audits, actuarial services, ETF staff salaries, maintaining the data warehouse, and systems. ETF is in the process of implementing an Insurance Administration System (IAS), and the cost of IAS has contributed to the overall increase in administrative fees.

2026 State Active Employee Share




	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
2026 Individual / Family	\$132/\$329	\$49/\$122	\$335/\$833	\$252/\$626
2025 Individual / Family	\$124/\$307	\$46/\$114	\$296/\$734	\$218/\$541

Rates include Uniform Dental

Uniform Dental Premiums

The Uniform Dental premium is added to a member's health insurance premium.



Year	Individual Rate	Family Rate
2026	\$4	\$11
2025	\$4	\$10

2026 Medical Benefit Changes



Medical benefit
changes
effective
January 1, 2026

- Coverage for Continuous Glucose Monitors (CGMs) no longer covered under medical insurance
- CGMs only covered under pharmacy benefit (Navitus)

Current
members with
CGM through
medical

- Contact provider to request subscription
- Affects ~20% of members with CGMs

2026 Annual Health Savings Account (HSA) Employer Contribution

Employees covered by HDHP for all of 2026 and eligible for employer contributions.

Contributions distributed evenly over year, in accordance with payroll schedule.

Contribution prorated if coverage begins after January 1.

HSA contributions are pre-tax

Employer Contribution	2026
Individual	\$852
Family	\$1,704

High Deductible Health Plan Change

HDHP & HDHP Access annual deductible increased to comply with federal requirements.



Deductible	2026	2025	Change
Individual	\$1,700	\$1,650	↑ \$50
Family	\$3,400	\$3,300	↑ \$100

Well Wisconsin Offerings



WELL WISCONSIN
Healthier starts with you

Health coaching for chronic conditions, mental health, physical activity, nutrition, stress, & more

Positively Me, weight management

Diabetes Prevention Program

It's Your Health: Diabetes (in collaboration with Navitus)

Mental health support with meQuilibrium and Togetherall

NEW: Kaia Health, pain management

Reminder:

Opt-out Incentive Each Year

State employee
\$2,000 opt-out
incentive

Must opt out
each year

Incentive is
taxable and
spread
throughout
year

Ineligible for
incentive:

- Opted out in 2015
- Covered under GHIP
- Graduate assistant

Opt-Out
Considerations:

- Sick leave credits forfeited upon death
- Ineligible for UDB

Reminder:

2025 Incentive Deadline

Earn \$150 wellness incentive
by **Oct. 17, 2025** deadline:

Health assessment

Health check

Well-being activity



WELL WISCONSIN

Healthier starts with you

Administered by WebMD

webmdhealth.com/wellwisconsin

1-800-821-6591

Reminder:

Vaccines Available In-Network Pharmacy



Available Vaccines

Influenza

Pneumonia

Tetanus

Hepatitis

Shingles

Measles

Mumps Human
Papillomavirus
(HPV)

Pertussis

Varicella

Meningitis

Respiratory
Syncytial Virus
(RSV)

COVID-19

Reminder:

Active Employees Retiring Oct. – Dec.

If intending to continue health insurance into retirement:

Submit OE elections directly to ETF via Box, email, fax, or mail

OE election changes take effect January 1

Applies to UWs retirees



Pre-tax Savings Accounts

- New Administrator for Pre-tax Savings Accounts
- Contribution Limits
- Minimum Annual Contribution and Carryover Amounts



New Vendor: TASC (Total Administrative Service Corporation)



Active employees should contact employer for:

- Pre-tax Savings Accounts eligibility
- Paycheck deductions

Active employees should contact TASC for:

- Available for program-specific questions
- Contact info:
1-888-276-3147
www.etf-tasc.com

Wisconsin Department of Employee Trust Funds



TASC Employer Benefit Overview

Types of FSA Plans

FSA plans allow members to use pre-tax dollars to pay for eligible expenses and save money

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

Commuter Accounts



Commuter Eligible Expenses

Ride Share



Bus



Transit

UWHC is not eligible



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

Parking

UWHC is not eligible



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

Parking
Garage



Train &
Subway



Van Pool



Monthly
Parking
Pass

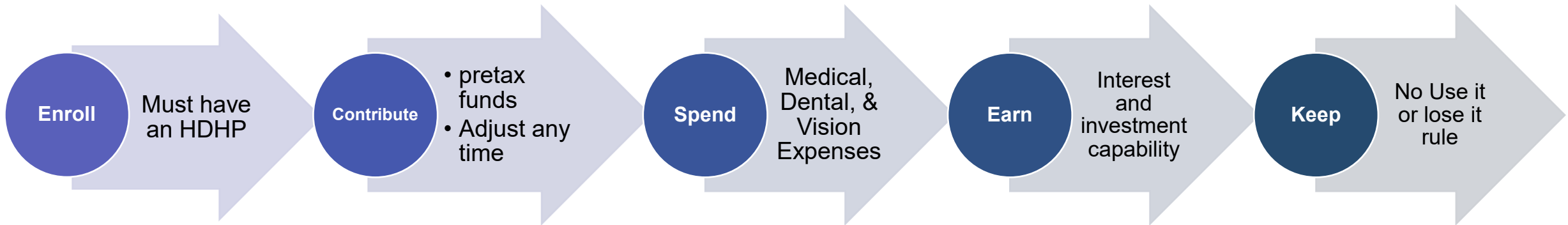


HSA

Health Savings Accounts

The Benefits of an HSA

HSA Account Checklist



An HSA helps members set aside savings they can use for today's needs or tomorrow's goals.

2026 HSA IRS Contribution Limits

Deciding how much to contribute

How much should you contribute?

Points to consider when deciding:

2026 IRS contribution limits

Individual: \$4,400

Family: \$8,750 No Minimum

2026 Employer contribution

Individual: \$852

Family: \$1,704

When members are 55 or older, and not enrolled in Medicare, they can fund an additional **\$1,000 each year**, called a catch-up contribution.



- ✓ Ongoing care costs
- ✓ Prescriptions
- ✓ Retirement
- ✓ Planned procedures
- ✓ Family members
- ✓ Planning for future family
- ✓ Health plan deductible

Support



Microsite: www.ETF-TASC.com

Relationship Manager: Jodi Carstensen

Employer Contact Email: stateofwi@tasconline.com

Member Contact Email: ETF-service@TASOnline.com

Customer Care: (888) 276-3147

ETF Pre-tax Savings Accounts

Health Care
Flexible Spending
Account (FSA)

Limited Purpose
Flexible Spending
Account (LPFSA)

Health Savings
Account (HSA)

Dependent Day
Care Account

Parking Account

Transit Account



Reminder: Must reenroll or have minimum
carryover to participate

Health Savings Account (HSA) Required for State HDHP



State HDHP participants *must* enroll in the State sponsored HSA

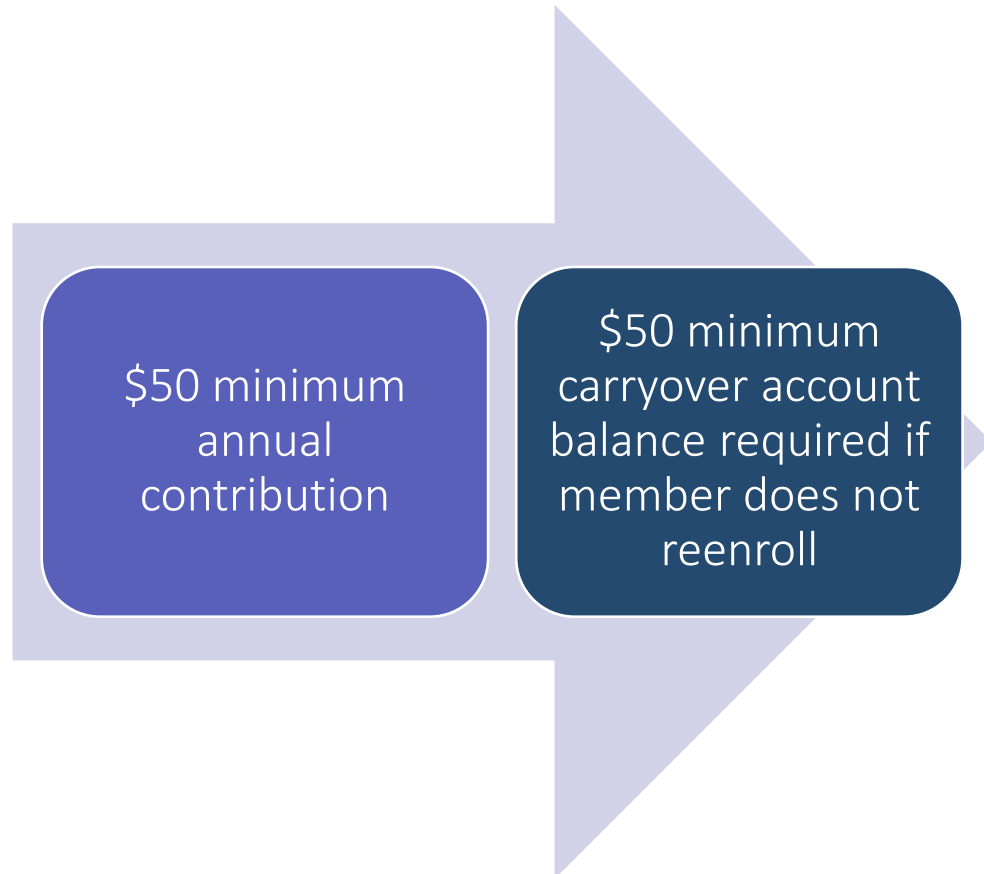


Must re-enroll in HSA (even if rolling over HDHP from previous year)



State employers contribute to employee HSAs \$852 / \$1,704

Minimum Contribution & Carryover Requirements



Applies to

- Health Care Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Parking Account
- Transit Account

2026 Contribution Limit Changes

Program	Contribution Limit	Change
Health Savings Account (HSA)	\$4,400 per year (individual) \$8,750 per year (family)	↑ \$100 per year ↑ \$150 per year
Dependent Day Care Account	\$7,500 per year	↑ \$2,500 per year
Health Care Flexible Spending Account (FSA) and Limited Purpose FSA	\$3,300 per year	↑ \$100 per year
Parking Account and Transit Account	\$325 per month	↑ \$10 per month

Supplemental Benefits

- Supplemental Dental
- Accident Plan
- Life Insurance
- Supplemental Vision
- Reminders



Supplemental Dental Premium

Active employees:

Coverage Level	Preventive	Select	Select Plus
Individual	\$37.18	\$9.08	\$22.24
Individual + Spouse	---	\$18.16	\$44.52
Individual + Child(ren)	---	\$12.24	\$41.32
Family	\$92.98	\$21.76	\$68.18

Accident Plan

Provides a cash payment to help cover out-of-pocket expenses.

Employees may continue this plan into retirement – portable up to age 70.



Coverage	Premium
Employee Only	\$3.92
Employee + Spouse	\$5.58
Employee + Child(ren)	\$7.52
Employee + Family	\$10.98

Reminder: Submit Accident Plan Claims



Must file claims with Securian to receive a benefit payout



Submit claims to Securian within 30 days.



Claim forms are available on the ETF [Accident Plan](#) page




Additional documentation may be required


Lifestyle Benefits

Available to members enrolled in life insurance and/or accident plan

- Travel assistance
- Legacy planning
- Beneficiary financial counseling
- Grief resources


[Link to Lifestyle Benefits handout](#)

Lifestyle Benefits




Automatic access to Lifestyle Benefits


Your employer's group insurance programs help protect your financial wellness. You also have even more resources at your disposal.




Legal, financial and grief resources
from LifeWorks by Morneau Shepell



Travel assistance
from RedpointWTP LLC



Legacy planning resources
from Securian Financial



Beneficiary financial counseling
from PricewaterhouseCoopers LLP

There is no additional fee or enrollment for these resources. Just access them as you need them. Lifestyle Benefits are automatically available to active U.S. employees of the State of WI and employees of participating local employers who are enrolled in the Wisconsin Public Employers Group Life Insurance Program. Legal, financial and grief and legacy planning resources are available to retirees. Your spouse and insurance-eligible children can also use these resources, even if they are not insured with us.

New Supplemental Vision Vendor

New vendor: MetLife

- No action needed for members currently enrolled

Covers annual eye exams & glasses or contacts allowances

Lowered premium

New providers: Costco, Warby Parker, and Davis Duehr Dean

- Members should check if their providers will be in network for 2026

Contact MetLife for program questions

Members will not receive an ID card from MetLife when enrolled

- Tell provider to contact MetLife.



Supplemental Vision Premium



Coverage Level	2026 Premiums	2025 Premiums
Individual	\$4.72	\$5.72
Individual + Spouse	\$9.40	\$11.42
Individual + Child(ren)	\$10.60	\$12.88
Family	\$16.94	\$20.58

Vision Insurance



Superior Vision by MetLife...savings, choice and convenience

In-network benefits for a wide range of covered services,^{V4} including eye exams, glasses and contact lenses

Discounts on lens enhancement options^{V6} and laser vision correction^{V1}

Free hearing exam and a discount of 40% off the national average for hearing aids^{V5}

Option to see any licensed ophthalmologists, optometrists and opticians at participating retail and private practice locations^{V7}

The top 50 retailers in-network, including America's Best Contacts & Eyeglasses, Costco Optical, Eyeglass World, LensCrafters, Pearle Vision, Target Optical, VisionWorks, Walmart and more^{V15}

Popular online in-network eyewear stores, including Glasses.com, ContactsDirect, 1-800-contacts and Befitting

Out-of-network coverage



Vision Plan – Benefits Breakdown

Benefit Type	In-Network Coverage	Frequency
Eye exam (one per frequency)	Covered after a \$15 copay	Every 12 months
Materials/Eyewear <ul style="list-style-type: none"> Lenses for glasses or contacts Frames 	\$25 copay \$25 copay	Every 12 months Every 24 months
Frame Allowance (20% off the additional amount over frame allowance. Available from all in-network private providers.)	Covered up to \$150 allowance after eyewear copay Additional \$25 allowance at select providers	Every 24 months
Contact Lenses <ul style="list-style-type: none"> Fitting and Evaluation Elective Lenses Medically Necessary Lenses 	Standard fitting: Covered in full after a \$30 copay Premium fitting: \$50 retail allowance after a \$30 copay Covered up to \$150 allowance Covered after eyewear copay	Every 12 months
Standard Corrective Lenses <ul style="list-style-type: none"> Single Vision Lined bifocal/trifocal Lenticular 	Covered after \$40 eyewear copay	Every 12 months

Vision Plan – Benefits Breakdown *Cont.*

Benefit Type	Benefit Details
Diabetic Eyecare Plan Enhancement	<ul style="list-style-type: none">• Provides additional services for members diagnosed with type 1 or 2 diabetes and have specific ophthalmological conditions.
Child Vision Care Plan Enhancement	<ul style="list-style-type: none">• Covers children up to age 18 for one additional comprehensive exam, covered after any applicable copay.• One additional pair of lenses or contact lenses
Additional Lens Enhancements	<ul style="list-style-type: none">• Average 20-25% savings on all other lens enhancements
Additional Discounts on Glasses and Sunglasses	<ul style="list-style-type: none">• 20% savings on additional pairs of prescription glasses and nonprescription sunglasses, including lens enhancements.

Find a Vision Provider

With MetLife Vision insurance, choose from thousands of private practice optometrists & ophthalmologists nationwide, as well as many large retail chain stores. Find names, addresses, languages spoken & phone numbers of participating vision providers by searching our online Find a **Vision Provider** directory.



Step 1:

Visit the MetLife Microsite and navigate to “Benefits”



Step 2:

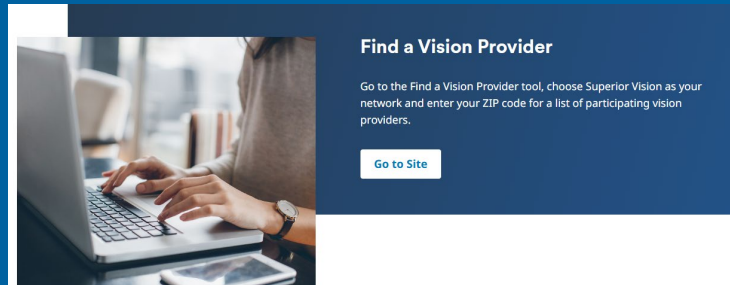
Select “Find a Vision Provider”



Step 3:

Enter your search criteria.

<https://metlife.pathfactory.com/state-of-wisconsin>



Enter your location and search radius under the required information section. You can enter additional criteria in the optional section to further refine your search.

Superior Vision - Hearing Benefits

Get back into the conversation with better hearing health.

Take advantage of simple, painless hearing tests.

Ready to schedule a hearing care consultation?

Visit superiorvision.yourhearing.com
or contact us at: **1-888-494-1272**



Service	Exclusive discount
Hearing Exam	FREE
Trial period	60-day money back guarantee
Follow-up care	1 year
Warranty	4- year service including one-year of loss & damage
Batteries	4-year supply included with each hearing aid purchase

Superior Vision – LASIK services



Laser technology

Blade-free IntraLase technology from QualSight enhances procedure safety and performance.



Convenience

Over 1,000 locations across QualSight's nationwide network of credentialed LASIK providers.



Potential savings

Save 20% – 35% off the national average price for traditional LASIK, with significant savings and fixed pricing on procedures, such as:

- Traditional LASIK: \$945 per eye
- Custom LASIK: \$1,295 per eye
- Custom LASIK Bladeless: \$1,795 per eye
- Custom LASIK Bladeless with Lifetime Assurance: \$1,895 per eye



Interested in LASIK?

For more information,
call 1-877-201-3602

Superior Vision – Out-of-Network

MyBenefits

Submit your out-of-network vision claim online

Use the MyBenefits Online form to submit a claim for the following:

- Services rendered by an out-of-network provider, or
- Services rendered by an in-network provider, **where you took advantage of sales, coupons, or other in-store specials.**



Visit your Microsite and search for MyBenefits

<https://metlife.pathfactory.com/state-of-wisconsin>

Thank you.

Reminders – Supplemental Benefits

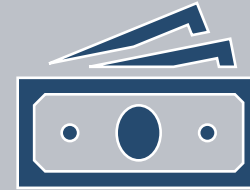


Dental, Vision, & Accident Plan benefits do not automatically continue into retirement.



Send [continuation forms](#) to appropriate vendor:

- Preventive, Select, or Select Plus: Delta Dental
- Vision: Metlife
- Accident Plan: Securian



Annuity Deductions

- Retirees may use to pay for vision, but not dental

Reminders

- Beneficiary designations
- ETF Update

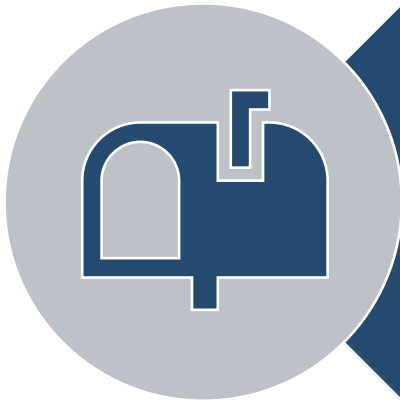


Submit Beneficiary Designation



Find the forms at etf.wi.gov

- [ET-2320](#) Beneficiary Designation or
- [ET-2321](#) Beneficiary Designation – Alternate



How to submit:

- Fax: 608-267-4549
- Mail: P.O. Box 7931, Madison, WI 53707
- Do NOT send to employer

What is ETF Update?

Virtual meeting with employers and ETF

Opportunity to share information

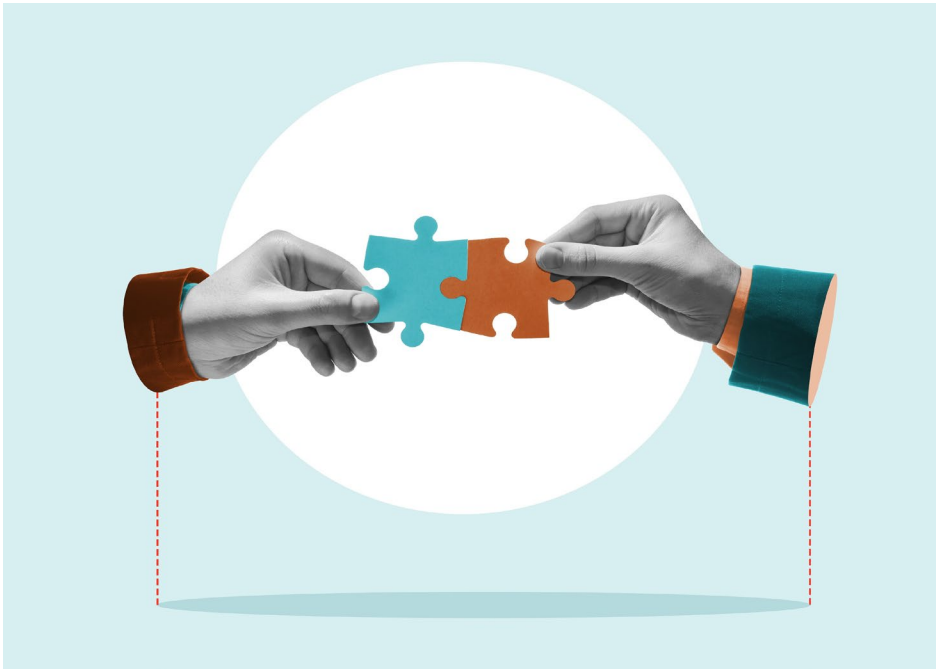
Gather ideas

Ask questions – hypothetical situations, policy, etc.

Provide feedback

If interested in attending, reach out to Tricia Sieg at Tricia.Sieg@etf.wi.gov

ETF Ombudsperson Services



Acts as a neutral party for benefit concerns

Goal is to offer a fair resolution for all parties

Required to adhere to program policies, contracts, and the law

[ET-8935 Ombudsperson Program Brochure](#) at etf.wi.gov

An ETF Ombudsperson CAN Help:

Denied claims or prior authorization for medical or pharmacy benefits

Unauthorized services, access to care, coordination of benefits and quality of care/quality of assurance

Enrollment, eligibility, disabled dependents, COBRA

Education about Grievance, Independent Review, and ETF Administrative Review process

An ETF Ombudsperson CANNOT:

Guarantee a favorable outcome

Change any plan's policy

Authorize claims payment

Make medical determinations

Make ETF policy or management decisions

How to Reach Ombudsperson Services

Contact Information

- Phone: 608-261-7947
- Email: ombudsperson@etf.wi.us
- Emails related to health benefits should be sent to Ombudsperson
- We will coordinate between appropriate staff in the Department

The email should include:

- Member's full name spelled out
- Member ID or Date of Birth
- Details of the issue
- Phone number or email for contact
- 2-3 business days for a return call unless it is an urgent matter

Resources

- Videos
- Insurance Benefits Forums



ETF Videos

Choosing a Plan
Design

Dental Insurance

Vision Insurance

Health Insurance
& Pharmacy

Accessing Your
Health Benefits
While Out of State

Pre Tax Savings
Accounts

Videos

Video 2 MINUTES

Filters

Use the filter fields to narrow the results shown.

Keywords

Topic

- Any - ▼

Benefit Program

- Any - ▼

Submit

Accessing your Health Benefits While Out of State

This video is about what's covered while you're outside your health plan's coverage area.

Video 4 MINUTES

Accident Plan

During Open Enrollment, you may have the option to enroll in accident insurance. This video will provide you with an overview of the Accident Plan and how to access your benefit information. Watch this video at your leisure on demand 24/7.

2026 Insurance Benefits Forum



Ask the Vendor!

- Health Insurers
- Pharmacy
- Wellness
- Supplemental
- Life Insurance
- Pre-tax Accounts



Pre-Registration
available on
etf.wi.gov



October 7th –
October 23rd



Between 45 and
90 minutes

- Vendor presentations
- Open to Q&A

Vendor Forum Notes



Tuesdays, Wednesdays, and Thursdays

Pre-registration is necessary to attend

Reminder: No PII/PHI permitted

Survey

UWs-Only

- Tue. September 23, 2025
1:00 p.m. - 4:00 p.m.
Survey Link:
[UWsWed092409am](#)

State 1

- Thu. September 25, 2025
Time: 9:00 a.m. - 12:00 p.m.
Survey Link:
[State1Thu092509am](#)

State 2

- Tue. September 30, 2025
Time: 1:00 p.m. - 4:00 p.m.
Survey Link:
[State2Tue093001pm](#)

Local 1

- Thu. September 25, 2025
Time: 1:00 p.m. - 4:00 p.m.
Survey Link:
[Local1Thu092501pm](#)

Local 2

- Tue. September 30, 2025
Time: 9:00 a.m. - 12:00 p.m.
Survey Link:
[Local2Tue093009am](#)



Q&A Session

Enter questions into chat





Thank you



etf.wi.gov



ETF E-mail Updates



1-877-533-5020

