2026 Insurance Benefits Decision Guide

State of Wisconsin Group Health Insurance for Employees

ET-2107 (10/2/2025)

About This Guide

This guide provides an overview of benefits available to you for 2026; open enrollment is **October 6-31, 2025**. Visit **etf.wi.gov/insurance** for complete information.

Your Enrollment Checklist

I'm happy with my benefits

☐ **Review changes for next year**

Each year there are changes to your benefits. Review benefits you are enrolled in. Make sure that your plan is still available in your area. You do not need to reenroll in health, dental, or vision insurance each year if you want to keep the same coverage you have now.

Every year, you *do* need to reenroll for other options, like an FSA account.

☐ **Make sure your doctors are still covered**

Go to our website to see the provider directory for your health plan.

If you are not changing health coverage, no action is needed.

☐ **Reenroll in pre-tax savings accounts**

If you have any of the following accounts, you must reenroll each year:

- Health Care Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Dependent Day Care Account
- Parking & Transit Accounts
- Health Savings Account (HSA)

See more on page 16 and visit our website for enrollment instructions.

I'd like to make a change or I'm new

☐ **Learn the way that works best for you**

Review benefits you are enrolled in and visit **etf.wi.gov/insurance** for complete benefits information, videos to help you review your options, and virtual vendor forums hosted by health plans and other vendors.

Or follow along in this guide. There are steps and guidance throughout.

☐ **Enroll**

Once you've reviewed benefits available to you, follow your employer's directions on how to enroll.

I'd like to opt out

You may be eligible to receive $2,000 for opting out of health insurance for 2026. To receive this incentive, **you must opt out every year**.

☐ **Review eligibility and important considerations on our website**

Search for "opt out" on our website.

☐ **Submit application**

STAR and UWs employees can opt out electronically. Check with your employer to see if you can. If not, submit the *Health Insurance Application/Change* (ET-2301) form.

? Contact your payroll/benefits office if you have questions.

What's Changing in 2026

Health Plans

Changes can happen each year. Use the health plan search on our website to find health plans and covered providers where you receive care.

Health Plan Name Changes

- Dean Health Plan - Medica West and Mayo Clinic Health System will be Medica West and Mayo Clinic Health System.
- Common Ground Healthcare Cooperative will be CareSource.
- Dean Health Plan-Prevea360 East will be Prevea 360 East.
- Dean Health Plan will be Dean Health Plan by Medica.
- The Access Plan by Dean will be the Access Plan.
- The State Maintenance Plan (SMP) by Dean Health Plan will be the State Maintenance Plan (SMP).

Benefit Changes

Medical Benefit Changes

The Group Insurance Board approved the following medical benefit change effective January 1, 2026: Coverage for Continuous Glucose Monitors (CGMs) will be under the pharmacy benefit through Navitus Health Solutions (Navitus) only.

The annual medical deductible for the High Deductible Health Plan (HDHP) and Access HDHP has increased to comply with federal requirements: Individual has increased to $1,700; Family has increased to $3,400.

New Vision Vendor

MetLife will be administering the vision program starting January 1, 2026. If you are currently enrolled in the vision program, your enrollment will continue with MetLife. Members will not receive or need an ID card for MetLife Vision Insurance; just let your provider know you have MetLife. To learn more about the vision program under MetLife, see page 13.

Preventive Care Reminder

Your health plan pays 100% of certain preventive care services with no out-of-pocket costs to you. Preventive care is routine health care that includes screenings, checkups, and patient counseling to help prevent illnesses or other health problems. To learn more, visit **etf.wi.gov/preventive-care-services-covered-100**.

New Administrator for Pre-Tax Savings Accounts

Total Administrative Services Corporation (TASC) is the new administrator for pre-tax savings accounts:

- Health Savings Account (HSA)
- Health Care Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Dependent Day Care Account
- Parking Account & Transit Account

Members must reenroll for 2026. Elections do not carry forward from year to year. Members who enroll in a flexible spending or commuter benefit account must have a minimum annual contribution amount of $50. If you do not reenroll and there is less than $50 in your account, you may lose any money left.

See page 16 for Pre-Tax Savings Program details.

TASC will send direct communications to current members about 2025 HSA transfer of assets and carryovers to 2026.

Accident Plan Enrollment

For Universities of Wisconsin Employees only:

If you currently have a Securian Accident Plan that covers any dependents (spouse and/or children), you must reenroll the dependents in the Accident Plan during open enrollment to have coverage that continues past January 1, 2026. If you do not, your dependents will no longer have Accident Plan coverage, and your plan will change to individual coverage for only you as the subscriber.

Attend an Insurance Benefits Forum

ETF will be hosting a number of virtual forums during the open enrollment period for you to learn about the 2026 plan year. You'll have the opportunity to ask questions directly to health plans and vendors like TASC, MetLife, Delta Dental, Navitus, Securian Financial, and WebMD. Visit **etf.wi.gov/insurance** to register.

Step 1: Choose a Plan Design

A plan design determines:

- How much you pay per month
- How much you pay when you visit a provider
- Whether you can see providers locally or nationwide
- If you can see providers out-of-network

Monthly Cost (Premium)

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Active Employees				
Individual With / Without Uniform Dental	$132 / 128	$49 / 45	$335 / 331	$252 / 248
Family With / Without Uniform Dental	$329 / 318	$122 / 111	$833 / 822	$626 / 615
Grad Assistants				
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

Employees appointed fewer than 1,040 hours (50% of full time) pay 50% of the total monthly premium; visit **etf.wi.gov** for full premium amounts.

Quick Comparison

An overview of the available plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn, or fill a prescription.

No matter which plan design option or health plan you choose, the same in-network services are covered (Uniform Benefits). The main differences are premiums, how much you pay when you visit a provider, if you can see providers locally or nationwide, and out-of-network benefits.

	IYC Health Plan	HDHP	Access Plan	Access HDHP
Cost Per Visit	**$$**$$	**$$$$**	**$$**$$	**$$$$**
In-Network Provider Availability	Local	Local	Nationwide*	Nationwide*
Nationwide Pharmacies	✔	✔	✔	✔
Out-of-Network Benefits	Emergency and urgent care	Emergency and urgent care	✔	✔
Available Health Plan(s)	Many plans; see page 7	Many plans; see page 7	Dean Health Plan	Dean Health Plan
Health Savings Account (HSA) Employer may add money to required HSA	---	Individual: $852 Family: $1,704	---	Individual: $852 Family: $1,704

*The Access plans offer worldwide out-of-network benefits.

Breakdown of Your Medical Costs

The table below lists how much you will pay for common services received in-network.

The Access Plan and Access HDHP offer out-of-network benefits. To learn about the out-of-network benefits, visit our website.

	IYC Health Plan	Access Plan	HDHP	Access HDHP
Annual Medical Deductible Individual / Family Amount you pay for services before your health plan starts to pay. Counts toward out-of-pocket limit (OOPL)	$250 / $500 Office visit copays, preventive services, and prescription drugs do not count toward your deductible		$1,700 / $3,400 Families: Must meet full family deductible	
Annual Medical Out-of-Pocket Limit (OOPL) Individual / Family The most you will pay in a year for covered medical services	$1,250 / $2,500		$2,500 / $5,000 Families: Must meet full family OOPL before your plan pays 100%	
Medical Coinsurance Percentage of costs of a covered service you pay, beyond the office visit copay such as X-rays and lab work	100% until deductible met After deductible: 10%		100% until deductible met After deductible: 10%	
Preventive Services Routine health care like checkups to prevent illness and disease. See healthcare.gov/preventive-care-benefits	$0 Plan pays 100%		$0 Plan pays 100%	
Telemedicine Services	Varies by service type, see etf.wi.gov/telemedicine		Varies by service type, see etf.wi.gov/telemedicine	
Primary Care Office Visit	$15 copay Does not count toward deductible		100% until deductible met After deductible: $15 copay	
Specialty Provider Office Visit	$25 copay Does not count toward deductible		100% until deductible met After deductible: $25 copay	
Urgent Care	$25 copay Does not count toward deductible		100% until deductible met After deductible: $25 copay	
Emergency Room Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer	$75 copay Deductible and coinsurance applies to services beyond the copay		100% until deductible met After deductible: $75 copay, coinsurance applies to services beyond the copay	

Breakdown of Your Pharmacy Costs

You must use an in-network pharmacy. Visit **etf.benefits.navitus.com** to find an in-network pharmacy near you. In-network pharmacies are available nationwide.

	IYC Health Plan	Access Plan	HDHP	Access HDHP
Prescription Deductible (Individual / Family)	None		Combined medical & pharmacy: $1,700 / $3,400 You pay 100% of most pharmacy costs until deductible is met[1]	
Prescription Copay / Coinsurance				
Level 1	$5 or less		After deductible: $5 or less	
Level 2	20% ($50 max)		After deductible: 20% ($50 max)	
Level 3	40% ($150 max)[2]		After deductible: 40% ($150 max)[2]	
Level 4	$50 copay[3]		After deductible: $50 copay[3]	
Preventive (As federally required)	$0 - Plan pays 100%		$0 - Plan pays 100%	
Prescription Out-Of-Pocket Limit				
Levels 1 & 2 (Individual / Family)	$600 / $1,200		Combined medical & pharmacy: $2,500 / $5,000	
Levels 3 & 4 (Individual / Family)	$10,600 / $21,200			

[1]Before you meet your deductible, preventive drugs are covered 100% and certain maintenance medications only require a copayment or coinsurance. See our website for more information.

[2]For Level 3 "Dispense as Written" or "DAW-1" drugs, your doctor must submit a one-time FDA MedWatch form to Navitus. If there is no form on file with Navitus, you will pay more. Contact Navitus for details.

[3]Must fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacy.

COSTCO PHARMACY

Call (800) 607-6861 if you have questions or need help.

Monday - Friday: 7:00am - 5:00pm CT

Saturday: 11:30am - 4:00pm CT

Closed Sundays

SCAN CODE TO MOVE YOUR PRESCRIPTIONS

Convenient and Secure Prescription Delivery

Costco offers you the convenience of having prescriptions delivered directly to your doorstep.

Step 2: Choose a Health Plan

Complete this step if you selected the IYC Health Plan or HDHP. Skip this step if you selected an Access Plan design with nationwide in-network coverage and worldwide out-of-network coverage; your health plan is Dean Health Plan.

A health plan determines:

- Where you can receive care
- What providers you can see

Provider directories can be found on our website. Some plans let you see providers in nearby states.

Health Plans by County

The **Access Plan** is available in every county and worldwide.

* limited provider availability

Adams

- Dean Health Plan by Medica
- GHC of Eau Claire Greater WI
- Quartz Central

Ashland

- GHC of Eau Claire Greater WI
- HealthPartners West

Barron

- GHC of Eau Claire River Region
- Medica West and Mayo Clinic Health System
- Security Health Plan

Bayfield

- GHC of Eau Claire Greater WI
- HealthPartners West

Brown

- CareSource
- Network Health
- Prevea360 East
- Robin with HealthPartners

Buffalo

- GHC of Eau Claire Greater WI
- Medica West and Mayo Clinic Health System*
- Quartz West

Burnett

- GHC of Eau Claire Greater WI
- HealthPartners West

Calumet
- Network Health
- Prevea360 East
- Robin with HealthPartners

Chippewa
- GHC of Eau Claire River Region
- Medica West and Mayo Clinic Health System
- Security Health Plan
- Quartz West

Clark
- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Quartz West*
- Security Health Plan

Columbia
- Dean Health Plan by Medica
- GHC-SCW Neighbors
- Quartz Central

Crawford
- Dean Health Plan by Medica
- GHC of Eau Claire Greater WI
- Medica West and Mayo Clinic Health System
- Medical Associates Health Plan
- Quartz West

Dane
- Dean Health Plan by Medica
- GHC-SCW Dane Choice
- Quartz - UW Health

Dodge
- Dean Health Plan by Medica
- Network Health
- Quartz Central

Door
- Network Health
- Prevea360 East

Douglas
- GHC of Eau Claire Greater WI
- HealthPartners West

Dunn
- GHC of Eau Claire River Region
- Medica West and Mayo Clinic Health System

Eau Claire
- GHC of Eau Claire River Region
- Medica West and Mayo Clinic Health System
- Quartz West
- Security Health Plan

Florence
- Aspirus Health Plan*
- GHC of Eau Claire Greater WI*
- Robin with HealthPartners*
- State Maintenance Plan (SMP)

Fond du Lac
- CareSource
- Dean Health Plan by Medica
- Network Health
- Quartz Central
- Robin with HealthPartners

Forest
- Aspirus Health Plan

Grant
- Dean Health Plan by Medica
- GHC of Eau Claire Greater WI
- Medical Associates Health Plan
- Quartz Central

Green
- Dean Health Plan by Medica
- GHC of Eau Claire Greater WI
- MercyCare Health Plan
- Quartz Central

Green Lake
- CareSource
- Dean Health Plan by Medica*
- Network Health
- Quartz Central
- Robin with HealthPartners

Iowa
- Dean Health Plan by Medica
- GHC of Eau Claire Greater WI
- Medical Associates Health Plan
- Quartz Central

Iron
- Aspirus Health Plan
- GHC of Eau Claire Greater WI

Jackson
- GHC of Eau Claire Greater WI
- Medica West and Mayo Clinic Health System
- Quartz West

Jefferson
- Dean Health Plan by Medica
- MercyCare Health Plan
- Quartz Central

Juneau
- Dean Health Plan by Medica
- GHC-SCW Neighbors
- Quartz Central

Kenosha
- HealthPartners Southeast
- Network Health

Kewaunee
- CareSource
- Network Health
- Prevea360 East
- Robin with HealthPartners

La Crosse
- Medica West and Mayo Clinic Health System
- GHC of Eau Claire Greater WI
- Quartz West

Lafayette
- GHC of Eau Claire Greater WI
- Dean Health Plan by Medica
- Medical Associates Health Plan
- Quartz Central

* limited provider availability

The **Access Plan** is available in every county and worldwide.

Langlade
- Aspirus Health Plan
- GHC of Eau Claire Greater WI

Lincoln
- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security Health Plan

Manitowoc
- CareSource
- Network Health
- Prevea360 East
- Robin with HealthPartners

Marathon
- Aspirus Health Plan
- Security Health Plan

Marinette
- CareSource
- Network Health
- Prevea360 East*
- Robin with HealthPartners

Marquette
- Dean Health Plan by Medica*
- Network Health*
- Quartz Central
- Robin with HealthPartners*

Menominee
- Network Health
- Prevea360 East*
- Robin with HealthPartners*

Milwaukee
- CareSource
- HealthPartners Southeast
- Network Health

Monroe
- GHC of Eau Claire Greater WI
- Medica West and Mayo Clinic Health System
- Quartz West

Oconto
- Network Health
- Prevea360 East
- Robin with HealthPartners

Oneida
- Aspirus Health Plan
- Security Health Plan

Outagamie
- CareSource
- Network Health
- Prevea360 East
- Robin with HealthPartners

Ozaukee
- CareSource
- HealthPartners Southeast
- Network Health

Pepin
- Medica West and Mayo Clinic Health System
- Quartz West

Pierce
- GHC of Eau Claire Greater WI
- HealthPartners Health Plan West
- Medica West and Mayo Clinic Health System

Polk
- GHC of Eau Claire Greater WI
- HealthPartners West

Portage
- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security Health Plan

Price
- Aspirus Health Plan*
- Security Health Plan

Racine
- HealthPartners Southeast
- Network Health

Richland
- Dean Health Plan by Medica
- GHC of Eau Claire Greater WI
- Quartz Central

Rock
- Dean Health Plan by Medica
- MercyCare Health Plan
- Quartz Central

Rusk
- GHC of Eau Claire River Region
- Security Health Plan

Sauk
- Dean Health Plan by Medica
- GHC-SCW Neighbors
- Quartz Central

Sawyer
- GHC of Eau Claire Greater WI

Shawano
- Aspirus Health Plan
- CareSource
- Network Health
- Prevea360 East*
- Robin with HealthPartners

Sheboygan
- CareSource
- HealthPartners Southeast
- Network Health
- Prevea360 East

St. Croix
- GHC of Eau Claire Greater WI
- HealthPartners West
- Medica West and Mayo Clinic Health System

Taylor
- Aspirus Health Plan
- Security Health Plan*

* limited provider availability

The **Access Plan** is available in every county and worldwide.

Trempealeau
- Medica West and Mayo Clinic Health System
- Quartz West

Vernon
- Dean Health Plan by Medica
- GHC of Eau Claire Greater WI
- Medica West and Mayo Clinic Health System
- Quartz West

Vilas
- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security Health Plan

Walworth
- Dean Health Plan by Medica
- MercyCare Health Plan
- Quartz Central

Washburn
- GHC of Eau Claire Greater WI
- HealthPartners West

Washington
- CareSource
- HealthPartners Southeast
- Network Health

Waukesha
- CareSource
- Dean Health Plan by Medica
- HealthPartners Southeast
- Network Health
- Quartz Central

Waupaca
- CareSource
- Network Health
- Robin with HealthPartners

Waushara
- Aspirus Health Plan
- CareSource
- Network Health
- Quartz Central
- Robin with HealthPartners

Winnebago
- CareSource
- Network Health
- Robin with HealthPartners

Wood
- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central
- Security Health Plan

* limited provider availability

The **Access Plan** is available in every county and worldwide.

Health Plan Quality

Each year, participating health plans are evaluated on key care delivery areas such as wellness, prevention, disease management, customer satisfaction, and efficient use of resources. Participating health plans report health care quality outcomes to leading national organizations such as the National Committee for Quality Assurance (NCQA) and the Centers for Medicare & Medicaid Services (CMS). Visit **etf.wi.gov** for more information about health plan quality. You can use these quality resources to help make an informed decision about which health plan is right for you.

Step 3: Consider Supplemental Benefits

Get even more coverage by signing up for dental, vision, or accident insurance.

Get a tax break and save money by contributing to a pre-tax savings account for health care, dependent day care, or work-related parking/transit expenses.

Dental Insurance

Step 1: Sign up for basic coverage

Get covered for basic procedures such as cleanings, fluoride treatment, fillings, and orthodontia

Uniform Dental
Available to those **enrolled** in health insurance under the State of Wisconsin Group Health Insurance Program

or

Delta Dental PPO Plus Premier™ – Preventive Plan
Available to those **not enrolled** in Uniform Dental

+

Step 2: Add more coverage if needed

Get covered for items such as crowns, bridges, dentures, implants, and root canals

Delta Dental PPO™ - Select Plan

or

Delta Dental PPO Plus Premier™ - Select Plus Plan

Monthly Cost (Premium)

The Uniform Dental premium is added to your health insurance premium. Preventive Plan, Select Plan, and Select Plus Plan are separate deductions.

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Individual	$4	$37.18	$9.08	$22.24
Individual + Spouse	---	---	$18.16	$44.52
Individual + Child(ren)	---	---	$12.24	$41.32
Family	$11	$92.98	$21.76	$68.18

Dental: What is Covered

	Uniform Dental & Preventive Plan	Select Plan	Select Plus Plan
In-Network providers (No out-of-network coverage)	Delta Dental PPO & Premier providers	Delta Dental PPO providers	Delta Dental PPO & Premier providers
Annual deductible	None	$100 / person	$25 / person
Annual benefit max	$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 (*Subject to frequency and age limitations)	100%	No coverage	No coverage
Fillings	100%	No coverage	No coverage
Anesthesia (general and IV sedation)	80%	50%	80%
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%
Non-surgical extractions (above gumline)	90%	No coverage	No coverage
Orthodontics coverage	50% (Under age 19)	No coverage	50% (Any age)
Orthodontics lifetime maximum	$1,500	No coverage	$1,500

Things to Note

- See the Summary Plan Description for complete plan details.
- Uniform Dental coverage mirrors your health insurance coverage. (If you elect family health insurance with dental, you will be enrolled in family dental coverage.)
- Enrollment continues each year unless you cancel during the open enrollment period. You cannot cancel Uniform Dental, Preventive, Select, or Select Plus plans mid-year without a qualifying life event.
- Make sure your dentist is covered. The Select Plan has fewer in-network dentists than the Select Plus, Uniform Dental, and Preventive plans.

Plan Administrator

DELTA DENTAL®

1-844-337-8383
etf.wi.gov/insurance/dental-insurance

All plans are offered through Delta Dental.

Create an account to find in-network providers, print ID cards, view your claims, and more!

Vision Insurance

Vision is administered by MetLife through their Superior Network. Members enrolled in 2025 will carry over to MetLife for 2026. Members will not receive or need an ID card for MetLife Vision Insurance; just let your provider know you have MetLife.

What is Covered

This is a partial list of covered benefits. For information on all vision benefits, visit **etf.wi.gov/insurance/vision-insurance** or call 1-866-498-9858. Costs are different if you choose to see an in-network provider or an out-of-network provider.

	In-Network	Out-of-Network
Yearly routine exam copay	$15 / person (covered up to twice a year for children)	Reimbursed up to $45 / person
Retinal imaging copay	Up to $39 copay	Applied to exam allowance
Frames	$0 copay $150 allowance* 20% off amount over $150	$70 allowance
Lenses benefit frequency - based on rolling calendar year	12 months	12 months
Frames benefit frequency - based on rolling calendar year	24 months for adults 12 months for children	24 months for adults 12 months for children
Single vision eyeglasses copay	$25 copay	Reimbursed up to $30
Bifocal vision eyeglasses copay	$25 copay	Reimbursed up to $50
Progressive lenses	Standard: Covered in full after lens copay Premium: Up to $70 copay Ultra: Up to $80 copay Ultimate: Up to $175 copay	Reimbursed up to $50
Conventional contacts	$0 copay $150 allowance* 20% off amount over $150	$105 allowance
Disposable contacts	$0 copay $150 allowance* 10% off amount over $150	$105 allowance
Contact lens fitting/follow-up visit	$30 copay Standard: Covered In full, after copay Specialty: $50 allowance, after copay	Applied to contact lens allowance

*$150 allowance allotted for one transaction per benefit period

Vision: Monthly Cost (Premium)

The MetLife premium is an additional monthly cost, and is not included in your health insurance premium. Note the cost and coverage differences when you choose to see an in- or out-of-network provider.

Individual	Individual + Spouse	Individual + Child(ren)	Family
$4.72	$9.40	$10.60	$16.94

Things to Note

- Enrollment continues each year unless you cancel during the open enrollment period.
- Make sure your vision provider is in-network for lower costs.
- You cannot cancel your vision election mid-year without a qualifying life event.
- Members must reenroll in vision at retirement.

Supporting Your Well-Being Goals

Well Wisconsin, powered by WebMD ONE, is the place to go for resources to help you manage weight, pain, chronic conditions, mental health and much more. It also rewards your well-being efforts with $150.*

Supporting Your Future Goals

- Kaia Health provides personalized therapy programs for joint and muscle pain. Those who qualify can treat pain virtually with a dedicated health coach.
- WebMD health coaches can help you simply live healthier, or better manage chronic conditions like diabetes, asthma, COPD, coronary artery disease and heart failure.
- Those who qualify for the Positively Me program will learn how weight loss journeys are about more than just exercising and eating right.
- Build emotional resilience with meQuilibrium, find anonymous connection in a safe space with Togetherall, and get coaching support to manage grief, depression, anxiety, PTSD and more.

WELL WISCONSIN
Healthier starts with you

WebMD HealthServices

webmdhealth.com/wellwisconsin | 1-800-821-6591

*All health and wellness incentives are considered taxable income to the subscriber and are reported to your employer, who will issue a W-2. Personal health information is protected by federal law and will not be shared with ETF, the Group Insurance Board, or your employer.

Accident Plan

Provides a cash payment to help cover out-of-pocket expenses regardless of any other insurance coverage. This plan does not disqualify you for HDHP or traditional medical coverage.

You may be used to insurance companies paying your claims; the Accident Plan works differently. For an eligible claim, you must first file a claim and then the money comes directly to you.

What is Covered

- Concussions
- Dislocations
- Lacerations
- Surgical anesthesia
- Fractures
- X-rays
- Emergency care
- Joint replacement
- Hospitalization
- Surgeries
- Follow-up care
- Support care
- Accidental death & dismemberment (up to $100,000)
- Home or vehicle modification allowance

And many other medical and support benefits including identity theft protection.

All coverage is guaranteed at initial eligibility, qualified family status changes, and annual enrollment. You do not need state group health insurance to be eligible for the Accident Plan.

Monthly Cost (Premium)

The Accident Plan premium is an additional monthly cost, and is not included in your health insurance premium.

Individual	Individual + Spouse	Individual + Child(ren)	Family
$3.92	$5.58	$7.52	$10.98

How It Works

Here's an example of how Securian Financial's accident insurance works*: Janet elects accident coverage offered by her employer. Janet falls, breaks her leg, and spends two days in the hospital. Janet gets a payment from Securian Financial and uses the money to pay her mortgage and obtain a cleaning service.

*Your actual experience may vary from example

Plan Administrator

Securian Financial

1-866-295-8690

etf.wi.gov/insurance/accident-plan

madisonbranch@securian.com

Pre-Tax Savings Accounts

Get a tax break and save on a wide variety of expenses by enrolling in one of these accounts. Money is deducted pre-tax from your paycheck in equal amounts throughout the plan year. Visit **www.etf-tasc.com** to learn more or call TASC at 1-888-276-3147.

Health Care Flexible Spending Account (FSA)

Use for eligible health care expenses not covered by insurance for you and your eligible dependents.

Money is available at the beginning of the year.

Annual Contribution Limit:
$3,300*

Carryover Limit:
$660**

HDHP participants only

Health Savings Account (HSA)

Use for health care expenses or additional retirement savings.

What's special about the account:

- You own it - if you leave your job or retire, the money stays with you.
- Your employer may add money to your account.
- Money in your account earns interest and when you have over $1,000, you can invest your money in mutual funds.
- Money is available as it is deposited.

Annual Contribution Limit:
Individual: $4,400 | Family: $8,750

Carryover Limit:
Unlimited; all money carries over

Annual Employer Contribution:
(If eligible; paid in installments)
Individual: $852 | Family: $1,704

Annual Catch-Up Contribution Limit: (Age 55-65 only)
$1,000

HDHP participants only

Limited Purpose Flexible Spending Account (LPFSA)

Use for certain dental, vision, and post-deductible medical expenses not covered by insurance.

Money is available at the beginning of the year.

Annual Contribution Limit:
$3,300*

Carryover Limit:
$660**

Dependent Day Care Account

Use for eligible care expenses for qualified dependents allowing you (or your spouse) to work, look for work, or attend school full time.

Money is available as it is deposited.

Annual Contribution Limit:
$7,500

Carryover Limit:
$0; no money carries over

Parking & Transit Accounts

A parking account is for work-related eligible parking expenses. A transit account is for eligible transit expenses related to your commute to work.

Money is available as it is deposited.

Not available to: UW Hospital & Clinics employees

Transit Contribution Limit:
$325 / month*

Parking Contribution Limit:
$325 / month*

Carryover Limit:
Unlimited**

! You must reenroll each year.
Elections do not carry forward from year to year.

*$50 minimum annual contribution amount
**$50 minimum account balance required to qualify for carryover to 2026

Additional Benefits

Visit our website to learn about additional benefits such as income continuation insurance (ICI), life insurance, disability insurance, long-term care insurance, and Wisconsin Deferred Compensation.

Universities of Wisconsin System and UW Hospital and Clinics (UWHC) Employees

You may have different supplemental plans available. Check with your HR/benefits office for details.

Universities of Wisconsin: **myworkday.wisconsin.edu**

UWHC: **pulse.uwhealth.org/esc**

NAVITUS

Have Pharmacy Benefit Questions? Get Answers 24/7 with the Navitus Portal.

Navitus makes it easy to find all the information on your pharmacy benefits through our 24/7 customer care line and secure member portal.

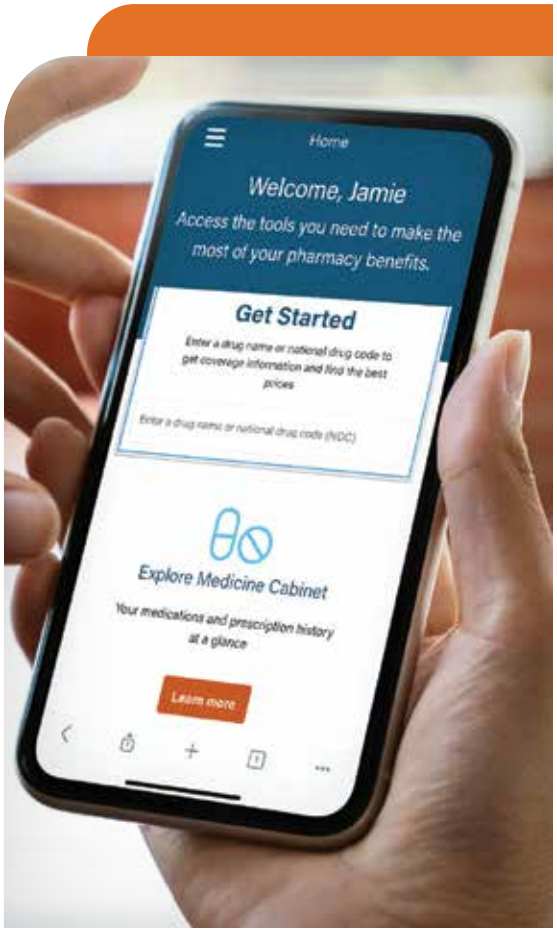
Visit memberportal.navitus.com to access your:

- Digital ID Card
- Copay Information
- Medication History

You'll also find convenient tools, including:

- Pharmacy Search
- Drug Search
- Drug Side Effects

Get started now!



The QR code may identify your IP/device information. However, your personal and health information is strictly confidential and will not be captured. © 2025 Navitus Health Solutions, LLC. All rights reserved. 052850_0725

Your Mental Health Matters

Mental health is a state of balance in our thoughts, emotions, and behaviors. Mental health affects our ability to relate to others, perform day-to-day tasks, handle stress, and make choices.

Everyone experiences changes in mental health from day to day. Even those who are never diagnosed with a mental health condition can struggle with challenges that impact their mental well-being.

Visit **findsupportwi.org** to learn more about mental health resources and support.

No matter what you're experiencing, if you need someone to lean on, call, text, or chat the 988 Suicide & Crisis Lifeline. Trained counselors are standing by to help you 24/7. Visit **988Wisconsin.org** to learn more about this free service.

Get vaccinated for **free** at an in-network pharmacy

Available Vaccines:

- Influenza
- Pneumonia
- Tetanus
- Hepatitis
- Shingles
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis
- COVID-19
- Respiratory Syncytial Virus (RSV)

Find in-network pharmacies at **etf.benefits.navitus.com**

Diabetes Prevention and Support

Whether you're looking to prevent or manage diabetes, Well Wisconsin offers resources to meet you where you're at.

- **Diabetes Prevention Program:** A virtual, evidence-based program that helps you prevent diabetes. Work with a CDC-trained lifestyle coach and engage in group discussions for peer support.
- The **It's Your Health: Diabetes** program can help you manage diabetes with a dedicated coach and receive lower prescription drug copays. Call **800-821-6591** to enroll. *If you're already enrolled in Delta Dental's uniform dental benefit coverage or MetLife's vision insurance, you may receive additional dental or vision benefits.*

Learn more at **webmdhealth.com/wellwisconsin.**

WELL WISCONSIN

WebMD HealthServices

Open Enrollment: October 6 - October 31, 2025

Mailed application must be postmarked by October 31, 2025

1-877-533-5020
7:00 a.m. to 5:00 p.m. (CST)
Monday-Friday

PO Box 7931
Madison, WI 53707-7931

etf.wi.gov

@wi_etf

Health Plan and Vendor Contact Information

Aspirus Health Plan
1-866-631-8583
p1.aspirushealthplan.com/etf

CareSource
Offered through GHC of Eau Claire
1-833-742-0952
group-health.com/members/state-of-wi-ghcec-caresource

Costco Mail Order Pharmacy
1-800-607-6861
rx.costco.com

Dean Health Plan by Medica
1-800-279-1301
deancare.com/wi-employees

Dean Health Plan - Prevea360 East
1-877-230-7555
prevea360.com/wi-employees

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

GHC of Eau Claire
1-888-203-7770, 715-552-4300
group-health.com

GHC of South Central Wisconsin
1-800-605-4327, 608-828-4853
ghcscw.com

HealthChoice (long-term care insurance)
1-800-833-5823

HealthPartners Health Plan
1-855-542-6922, 952-883-5000
healthpartners.com/stateofwis

Medical Associates Health Plans
1-866-421-3992
mahealthcare.com

MercyCare Health Plans
1-800-895-2421 option 5
mercycarehealthplans.com

MetLife
1-866-498-9858
metlife.pathfactory.com/state-of-wisconsin

Navitus Health Solutions
1-844-268-9789
navitus.com

Navitus MedicareRx (PDP)
(prescription drug coverage for Medicare-eligible retirees)
1-866-270-3877
medicarerx.navitus.com

Network Health
1-844-625-2208, 920-720-1811
networkhealth.com/employer/state

Quartz
1-844-644-3455
ChooseQuartz.com

Robin with HealthPartners
1-855-542-6922
healthpartners.com/etfrobin

Securian Financial
1-866-295-8690
lifebenefits.com/plandesign/WIETF

Security Health Plan
1-844-813-7286
www.securityhealth.org/state

TASC
1-888-276-3147
www.etf-tasc.com

UnitedHealthcare
1-844-876-6175
UHCRetiree.com/etf

WebMD
1-800-821-6591
webmdhealth.com/wellwisconsin

Nondiscrimination and Language Access ETF provides free language services to people whose primary language is not English, such as qualified interpreters. If you need these services, contact ETF at 1-877-533-5020.

Spanish – ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020 (TTY: 711).

Hmong – LUS CEEV: Yog tias koj xav tau kev pab txhais lus. Peb pab koj tau, peb pab koj dawb xwb, thov hu rau 1-877-533-5020 (TTY: 711).

For EEOC, COBRA, HIPAA, ACA marketplace and more federal and state notices, visit etf.wi.gov

Every effort has been made to ensure information in this guide is accurate. In the event of conflicting information, federal law, state statute, state health contracts and/or policies and provisions established by the State of Wisconsin Group Insurance Board shall be followed. The most current information can be found at etf.wi.gov.