



2026 Insurance Open Enrollment Period

October 6-31, 2025

Universities of Wisconsin employees will make insurance changes online with My Insurance Benefits.

- Enroll or switch health plans.
- Change coverage levels.
- Add new insurance, such as dental, vision, and accident.
- Enroll in a pre-tax savings account.

All changes take effect on January 1, 2026.

Note: If you currently have dependent coverage for accident insurance, you'll need to reelect coverage.

My Insurance Benefits is a secure application in ETF's My Benefits portal.

- To access My Benefits, log in to Workday.
- Click Personal then Benefits and Pay.

Visit www.wisconsin.edu/benefits-enrollment for open enrollment info and events, including upcoming online Insurance Benefits Forums, where you can ask questions directly to health plan representatives.

See the checklist on the next page.

Reach out to your Benefits Contact for more information.



2026 Open Enrollment Checklist for Universities of Wisconsin Employees

Open enrollment is October 6 – 31, 2025. Changes made during this period will be effective January 1, 2026.

Most of your benefits will automatically continue each year unless you make changes during open enrollment. **However, you must take action for some benefits:**

- ☐ Pre-tax savings accounts: You must reenroll each year to continue participation. These accounts do not carry over automatically.
- ☐ Health insurance opt-out incentive: To continue opting out of coverage and receive the stipend, you must reapply each year.
- ☐ Accident Plan: If you currently have a Securian Accident Plan that covers any dependents (spouse and/or children), you must reenroll the dependents during open enrollment to have coverage that continues past December 31, 2025. If you do not reenroll, your dependents will no longer have Accident Plan coverage and your plan will change to individual coverage for only you, as the subscriber.

Also consider:

- ☐ Is your contact information correct?
- ☐ Have you submitted documentation for any new dependents?
- ☐ Have you reviewed the rest of your benefits?

If you are newly eligible for benefits between October 6 and December 31, 2025:

- Elect or opt out of benefits within 30 after you are eligible. Based on your eligibility and effective dates, these benefits will apply to coverage in 2025. Open enrollment benefits apply to coverage in 2026. You can choose to take different benefits in 2025 or 2026. Please ensure you review the checklist above for both years.

If you have a qualifying life event during open enrollment:

- Submit your life event in My Insurance Benefits first if you experience a qualifying life event during October 6-31, 2025. Then, complete open enrollment for 2026. This allows you to carry forward any new dependents and coverage elections, for example, for 2026.

If you have a qualifying life event after open enrollment and before the end of the year:

- Submit your life event in My Insurance Benefits if you experience a qualifying life event between November 1 and December 31, 2025. Please confirm your benefits are correct in January 2026.

If you are planning to retire between during open enrollment or before the end of 2025:

- Submit your open enrollment elections directly to the Department of Employee Trust Funds if you are planning to retire on or before December 31, 2025. Paper applications can be submitted to ETF via email, fax, or mail. Please contact your Benefits Contact for help.

You will lose access to My Insurance Benefits one you retire. My Insurance Benefits will be available to retirees next year.