



State of Wisconsin Group Health Insurance Fact Sheet 2025

The State of Wisconsin Group Health Insurance Program (GHIP) is an employer-sponsored program offering group health coverage to employees of state agencies, UW System, UW Hospital & Clinics Authority and participating local government employers. Employees may choose between different plan types, including health maintenance organizations (HMOs, which have a specific provider network), preferred provider organization plans (PPOs, which have a specific provider network but also have a higher-cost out-of-network option), and a high deductible option, referred to as a High Deductible Health Plan (HDHP). Each health plan also has a Medicare option.

Program Review

- Created by Chapter 40 of the Wisconsin Statutes.
- The Department of Employee Trust Funds and the Group Insurance Board (GIB) have statutory authority for program administration and oversight [Wis. Stat. § 15.165 (2) and 40.03 (6)]. All health plans follow GIB guidelines for eligibility and program requirements.
- The Access Health Plan and State Maintenance Plan (SMP) are PPO options administered by Dean Health Plan. Both plans offer Uniform Benefits and the IYC Access Plan offers a nationwide provider network. SMP is available in counties without a qualified health plan.
- All pharmacy benefits are self-insured by the Trust Fund and administered by Navitus Health Solutions. This includes providing Medicare Part D benefits through an Employer Group Waiver Plan for both the state and local government employee programs.

Health Insurance Choices

Active employees:

- Employees have a choice of health plans provided by 10 health carriers that have service areas throughout the state. All plans offer the same medical benefits, called Uniform Benefits. The Access Health Plan has the broadest provider network and offers out-of-network benefits with lower out-of-pocket costs than other PPOs.
- Local government employers choose from a variety of plan designs to offer to their employees and retirees. For example, an employer can choose to offer only the HDHP option.

Retirees:

- Retirees may choose from the same health plans and service areas as active employees. Members enrolled in the Access Health Plan or SMP switch to Medicare Plus on their Medicare-effective date. Retirees enrolled in Medicare may also choose IYC Medicare Advantage plan offered by UnitedHealthcare. Retirees enrolled in Medicare are not eligible to elect an HDHP.

Eligibility and Enrollment: Who is eligible for health insurance?

- State employees participating in the Wisconsin Retirement System.
- Elected state officials and members or employees of the legislature.
- Authorities specified in Wis. Stat. § 40.02 (54).
- University of Wisconsin System: visiting faculty, graduate assistants employed at least one-third of full-time.
- State retirees, their surviving spouses and/or dependents.
- Former employees who have 20 years of state service.
- Retired employees receiving a WRS benefit (former participants of their employer's group health insurance plan).
- Insured employees who termed WRS employment after meeting minimum retirement age, have 20 years of WRS creditable service and deferred taking their benefit.

Total GHIP enrollees as of January 2025:

- State employee health benefit plans:
 - 171,721 active employees and their dependents
 - 42,441 retirees and their dependents

- Wisconsin public (local government) employers that have elected to participate:
 - 30,974 active employees and their dependents
 - 2,479 retirees and their dependents

Coverage Options

- Individual (subscriber only) or family (includes legal spouse and all dependent children).
- Continuation coverage (COBRA): In cases where active coverage ends, continuation allows an extension of coverage for up to 36 months at group rates. The subscriber pays the full premium.
- It's Your Choice open enrollment: annual opportunity for eligible employees and annuitants to change from one health plan to another, to change from individual to family coverage or newly elect or cancel coverage for the upcoming year. *Note:* Retirees choosing the Local Annuitant Health Program (LAHP) are only eligible to enroll at retirement and upon Medicare Part A and B enrollment.

Employee Share of Premium

The 2025 employee share of premium contributions for most employees is based on the level of benefits they choose. The chart below shows the 2025 employee premium contribution amounts.

Retirees: Retirees do not have an employer contribution and will pay the full insurance premium. State retirees' sick leave credits can offset premium payments

Health Plan Choice	State and UW Employee Premium Contribution <i>Does not include UW graduate assistants or short-term academic staff</i>		UW Graduate Assistant Premium Contribution <i>Includes graduate assistants and short-term academic staff only</i>	
	Individual	Family	Individual	Family
IYC Health Plans				
With Dental	\$124.00	\$307.00	\$64.00	\$158.50
Without Dental	\$120.00	\$297.00	\$60.00	\$148.50
IYC HDHP				
With Dental	\$46.00	\$114.00	Not Available	Not Available
Without Dental	\$42.00	\$104.00	Not Available	Not Available
IYC Access				
With Dental	\$296.00	\$734.00	\$150.00	\$372.00
Without Dental	\$292.00	\$724.00	\$146.00	\$362.00
IYC Access HDHP				
With Dental	\$218.00	\$541.00	Not Available	Not Available
Without Dental	\$214.00	\$531.00	Not Available	Not Available



Nondiscrimination and Language Access

42 U.S. Code § 18116

ETF complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ETF provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats and others). ETF provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact ETF at 1-877-533-5020; TTY: 711. If you believe that ETF has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

ETF Office of Policy, Privacy & Compliance
P.O. Box 7931
Madison, WI 53707-7931
1-877-533-5020; TTY: 711
Fax: 608-267-4549
Email: ETFSMBPrivacyOfficer@etf.wi.gov

If you need help filing a grievance, ETF's Office of Policy, Privacy & Compliance is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal at ocrportal.hhs.gov/ocr/smartscreen/main.jsf or by mail or phone:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1-800-368-1019; 1-800-537-7697 (TDD)

Complaint forms are available at hhs.gov/ocr/complaints/index.html.

The Wisconsin Department of Employee Trust Funds is a state agency that administers the Wisconsin Retirement System pension, health insurance and other benefits offered to eligible government employees, former employees and retirees.

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)

Chinese– 注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY : 711)

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 711).

Arabic – ملاحظة: إذا كنت تتحدث اللغة العربية، فهناك خدمة بلغتك دون أي مصاريف: اتصل بالرقم (1-877-533-5020) (خدمة الصم والبكم: 711)

Russian – ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 711).

Korean – 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 711)번으로 전화해 주십시오.

Vietnamese – CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 711).

Pennsylvania Dutch – Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kannsch du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 711).

Laotian/Lao – ໂບດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ຄ່າສິ່ງຄ່າ, ແມ່ນມີຮ່ອມໃຫ້ທ່ານ. ໂທ 1-877-533-5020 (TTY: 711).

French – ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 711).

Polish – UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 711).

Hindi – ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 711) पर कॉल करें।

Albanian – KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagesë. Telefononi në 1-877-533-5020 (TTY: 711).

Tagalog – PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 711).