**Recipients:** All benefits-eligible employees (employees who have an IYC in BAS Group ID in Job)

**Query:** OE\_2025\_EM\_INITIAL

**Target Send Date:** 9-25-23 (Morning)

**Email Subject:** It’s Your Choice Open Enrollment Period: September 30 – October 25, 2024

**Text:**

The annual It’s Your Choice Open Enrollment Period is September 30 – October 25, 2024. **All elections made during this period will be effective January 1, 2025.**

**Benefit Changes Allowed During Open Enrollment**

Below is a list of actions that can be taken during Open Enrollment. Click on the links below to see details about the plan.

* [State Group Health Insurance](https://etf.wi.gov/its-your-choice/2025/state-employee-and-retiree-health-plan-supplemental-benefits/health-insurance-employees-cobra-and-retirees-without-medicare) – enroll, change plans, add/remove dependents, enroll in or cancel Uniform Dental Benefits, cancel coverage for 2025
* [Delta Dental PPO – Supplemental Plans](https://www4.deltadentalwi.com/state-of-wi/major-coverage) – enroll, add/remove dependents, change plans or cancel coverage for 2025
* [Delta Dental PPO Plus Premier – Preventive Plan –](https://www4.deltadentalwi.com/state-of-wi/basic-coverage) enroll, add/remove dependents or cancel coverage for 2025
* [DeltaVision](https://www4.deltadentalwi.com/state-of-wi-vision) – enroll in, add/remove dependents and cancel coverage for 2025.
* [Securian Accident Plan](https://web1.lifebenefits.com/content/lifebenefits/wietf/en.html) - enroll, change coverage level, or cancel coverage.
* Enroll in all [Pre-Tax Savings Accounts](https://etf.wi.gov/its-your-choice/2025/state-employee-and-retiree-health-plan-supplemental-benefits/pre-tax-savings-accounts) – **must re-enroll every year.**
  + Healthcare or Limited Purpose Flexible Spending Account (FSA)
  + Dependent Day Care FSA
  + Pre-Tax Parking and Transit Accounts
* [Health Savings Account](https://etf.wi.gov/its-your-choice/2025/state-employee-and-retiree-health-plan-supplemental-benefits/pre-tax-savings-accounts/health-savings-accounts-hsas) (HSA) – If enrolling in a High Deductible Health Plan in 2025, must enroll in an HSA – **must re-enroll every year even if you contribute $0 yourself**
* Apply for the annual [Health Insurance Opt-Out Stipend](https://etf.wi.gov/state-employee-retiree-health-plan/how-choose-enroll-your-benefits/enroll-or-make-changes/opt-out-medical-benefits), if eligible and not enrolling in health insurance for 2025 – **must re-enroll every year**.

See the [2025 Health Benefits Decision Guide](https://etf.wi.gov/resource/2025-insurance-benefits-decision-guide-state-wisconsin-group-health-insurance-employees) and the [2025 It’s Your Choice website](https://etf.wi.gov/its-your-choice/2025/state-employee-and-retiree-health-plan-supplemental-benefits) for full details.

**How do I know if I need to do anything during open enrollment?**

* Health plans may make changes to their provider network. See the [Health Plan Search](https://etf.wi.gov/its-your-choice/2025/health-plan-search/local) to confirm your providers are still available under your health plan in 2025.
* Do you have a Healthcare FSA, Limited Purpose FSA, Dependent Day Care FSA, Health Savings Account, Parking/Transit Account, or the Opt-Out Stipend? Enrollment does not automatically continue under these plans and you **must re-enroll every year**.

See the [Open Enrollment Summary Brochure](https://dpm.wi.gov/Documents/Central%20Benefits/OE_brochure.pdf) for more information and an Open Enrollment checklist.

**All benefit elections will be made through eBenefits in STAR**

You will be able to enroll in and make changes to all benefits through eBenefits in [STAR](https://ess.wi.gov/). Please review the [eBenefits Quick Guide](https://dpm.wi.gov/Documents/Central%20Benefits/OE_eBN_guide.pdf) before making your elections.

If you submit your open enrollment elections by 9:30 pm on any day during open enrollment, you will receive a confirmation statement that evening. There will be a one-day delay if elections are received after 9:30 pm. Go to the **My Benefits Tile** on the Employee Self-Service Landing Page and click on **My Benefit Documents** to view your confirmation statement.

**Learn More**

Take a moment to review the [Important Changes for 2025](https://etf.wi.gov/2025-insurance-changes).

The Department of Employee Trust Funds is hosting a series of informational webinars. Look for webinar dates and registration links on the [2025 Insurance Changes](https://etf.wi.gov/2025-insurance-changes) page.

**Don’t miss your chance to enroll in or make changes to your benefits for 2025! All benefit elections must be submitted by October 25, 2024 (eBenefit enrollment will close at 11:59 pm on October 25).** Remember, this is typically the only time during the year when you are eligible to make benefit changes unless you have a life event (marriage, birth, divorce...) that allows you to add or change benefits.