**Recipients:** Employees who are currently receiving the Opt-Out Stipend in 2025 but have NOT enrolled in 2026

**Query:**  OE\_2026\_EM\_OOS\_OEOP (currently enrolled in OOS and haven’t submitted OE elections) and OE\_2026\_EM\_OOS\_OECL (currently enrolled in OOS and submitted OE elections, but didn’t enroll in OOS or health for 2026)

**Target Send Date:** 10/28/2025 via Employee Messaging

**Email Subject:** Action Required – Must Re-Apply for $2000 Health Insurance Opt-Out Stipend for 2026 by October 31, 2025

**Text:**

You are receiving this email because you are currently receiving the health insurance opt-out-stipend but have not re-applied for it for 2026. If you continue to meet the eligibility requirements, you must re-apply for the stipend during Open Enrollment to receive the stipend in 2026. Coverage does NOT automatically continue – ***you must re-certify your eligibility on an annual basis.***

**How to Apply for the Health Insurance Opt-Out Stipend**

1. Log in to [Employee Self Service](https://ess.wi.gov/) and click on the **Open Enrollment Tile** to access eBenefits
2. Confirm that your “New” Health election says “Waive.” If it does not, click the **Edit** button next to health insurance, scroll to the bottom of the page and waive your coverage.
3. Once you confirm your health is waived, click on the **Edit** button next to Opt Out Stipend.
4. You will then have to answer 3 questions to confirm your eligibility for the stipend.
5. When you successfully answer the questions, you will then click on the radio button next to **Health Opt Out Stipend** to enroll.
6. Submit this and all other Open Enrollment elections.

For more information about how to navigate eBenefits and apply for the stipend, see the [eBenefits Quick Start Guide](https://dpm.wi.gov/Documents/Central%20Benefits/OE_eBN_guide.pdf).

**If you do not re-apply for the stipend by October 31st, you will not receive the stipend in 2026.**

**Opt-Out Stipend Eligibility Rules**

You are eligible for the annual $2,000 health insurance opt-out stipend if:

* You will not be covered by the state or UW health insurance program as an employee, spouse, or child in 2026; and
* You did NOT opt-out of the state health insurance program in 2015 if you were a state employee and eligible for the employer contribution towards health insurance; and
* You apply for the stipend by October 31, 2025 (eBenefits will close at 11:59pm on October 31).

Your eligibility for the stipend will be validated prior to January 1st. If it is determined that you are not eligible, but you received payment, you will be required to repay all benefits paid in error.

If you have any questions, please contact your agency payroll and benefits office.