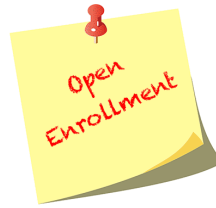


It's Your Choice Open Enrollment Summary Brochure



For State of Wisconsin, Legislature and Courts System Employees

OCTOBER 6 — OCTOBER 31, 2025

All changes made during this period are effective January 1, 2026. All elections will be made through [STAR eBenefits](#). Log into STAR and click on the **Open Enrollment** tile on the Employee Self Service Landing Page to begin.

Go to ETF's [2026 It's Your Choice Website](#) for detailed Open Enrollment information.

Actions that Can be Taken During Open Enrollment

	Enroll	Add or Remove Dependents	Change Plans	Cancel Coverage
Health*	x	x	x	x
Delta Dental PPO—Supplemental Plan	x	x	x	x
Delta Dental PPO—Preventive Plan	x	x	N/A	x
MetLife Vision	x	x	N/A	x
Securian Accident Plan	x	x - change coverage level	N/A	x
Healthcare FSA or LPFSA	Must re-enroll every year Coverage will automatically end if no 2026 enrollment			
Dependent Day Care FSA				
Pre-Tax Parking and Transit Accounts				
Health Savings Account	Must re-enroll every year If you don't elect a High Deductible Health Plan, enrollment will end and you can no longer contribute, but you will have access to funds in your account.			
Health Insurance Opt-Out Stipend	Must re-enroll every year Must certify that eligibility requirements are met on an annual basis			



Plans Not Included in Open Enrollment

- ◇ [State Group Life Insurance](#)
- ◇ [Income Continuation Insurance](#)
- ◇ [Can enroll in Wisconsin Deferred Compensation, Long Term Care and Edvest at any time](#)

* Can also enroll in or cancel Uniform Dental coverage

Watch your inbox for important Open Enrollment emails sent directly from STAR at OpenEnrollmentDoNotReply@wisconsin.gov.

Enrollment

Making Your Elections

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

- Health Plan Service Areas and Provider Networks
 - Do a [Health Plan Search](#) to see all health plans available and confirm your providers are remaining in your network.
- [Pre-Tax Savings Accounts](#) (Healthcare/LPFSA, Dependent Day Care FSA, Parking/Transit Accounts, Health Savings Account)
 - You must re-enroll in these plans every year. Coverage does not automatically continue.
- [Opt-Out Stipend](#)
 - You must re-enroll in the Opt-Out Stipend each year, and continue to meet the eligibility requirements.

How to Enroll

- Enroll online in [STAR](#). Click on the **Open Enrollment** tile on the Employee Self Service Landing Page to begin.
- Review the [eBenefits Open Enrollment Quick Guide](#) for tips about how to navigate through the enrollment pages.
- Have all enrollment information on hand when you log in to STAR, including your benefit choices and your dependent information (i.e. social security number, date of birth and date of marriage)
- eBenefits will time out after 30 minutes of inactivity.
- Thoroughly read each screen in eBenefits.
- Enrollment tips
 - ! Enrolling in a high deductible health plan? You must also enroll in a Health Saving Account (if you don't want to contribute anything, enter \$0 for your annual election).
 - ! Make sure you check the box next to the dependents that you want covered by the plan (or uncheck the box to remove them)
 - ! Must click the Submit button at the end of the enrollment process
 - ! Review your confirmation statement the day after you submit your elections.

Enrollment FAQ

I submitted my choices, but forgot to enroll in a plan. What can I do? You can go back into eBenefits and update your elections at any time during Open Enrollment. **You must click submit again** once you've made your updates. You will receive an updated confirmation statement.

I received my confirmation statement and there's an error. What can I do? Update your elections in eBenefits - **you must click submit again**. If there is a mistake on a plan that isn't part of Open Enrollment, you need to contact your payroll and benefits office.

What if my dependent information is incorrect? You can review your current dependent information, but you cannot change it. If you see an error, contact your agency benefits office to update it. Do **NOT** add the dependent again.

What happens if I don't enroll in benefits during the open enrollment period? Health, Dental, Vision & the Accident Plan will automatically continue. The following plans require you to re-enroll every year: Healthcare FSA/LPSFA, Dependent Day Care FSA, Parking/Transit Accounts, Health Savings Accounts, Opt-Out Stipend.



State Group Health Insurance

What's New for 2026

See the [2026 Important Changes](#) for full details.

New Benefits for 2026

- The following health plans will have name changes for 2026. If an employee is currently enrolled, no action is required to continue coverage with the health plan.
 - * Common Ground will be known as CareSource
 - * Dean Health Plan-Medica West and Mayo Clinic will be known as Medica West and Mayo Clinic
 - * Dean Prevea360 East will be known as Prevea360 East
- There is a new Vision insurance vendor. Coverage will be changing from DeltaVision to MetLife Vision. Employees will not receive an ID card for MetLife coverage. Employees do not need to make an election to stay in the vision plan.
- Total Administrative Service Corporation (TASC) is the new administrator for pre-tax saving accounts. TASC replaces Optum for administering these accounts. Employees must re-enroll every year to participate in these plans.
- The annual medical deductible for the High Deductible Health Plan (HDHP) and Access HDHP plans will increase to \$1,700 for an individual and \$3,400 for family coverage.
- The annual Health Savings Account employer contribution for employees covered by an HDHP will increase to \$852 for an individual and \$1,704 for family coverage.
- Coverage of Continuous Glucose Monitors (CGMs) will only be under the pharmacy benefit through Navitus.

Do a [2026 Health Plan Search](#) to see which health plans are available in each county.

Thinking of Enrolling in a High Deductible Health Plan?

See the [HDHP plan page](#) for eligibility requirements.

Understanding Prescription Costs

There are several ways to reduce your prescription costs, including understanding the [co-pay levels](#), [using mail order](#), and [knowing which prescriptions are covered](#). Watch the "[Saving on Your Prescriptions](#)" video for more information.

Vaccines/Immunizations at the Pharmacy

You can get vaccinated at either the doctor's office or pharmacy at no cost. If you are considering getting your vaccine/immunization from the pharmacy, here are a few things to keep in mind:

Use an [in-network pharmacy](#)

- While most pharmacies participate in the Navitus Network and can administer vaccines/immunizations, not all of them do.
- Which vaccines are available? Influenza, Pneumonia, Tetanus, Hepatitis, Shingles, Measles, Mumps, Human Papillomavirus (HPV), Pertussis, Varicella, Meningitis
- COVID-19 vaccines are covered by medical benefits for all members and by pharmacy benefits for non-Medicare members.
- A claim for a vaccine/immunization will be rejected if you use an out-of-network pharmacy.

Contact the Pharmacy ahead of time.

- Make sure they have the vaccine/immunization in stock
- Find out if they require an appointment
- Determine if the pharmacy is authorized to give vaccines/immunizations to kids

Bring your Navitus ID card and give it to the pharmacist.

2026 Wellness Incentive Deadline is October 16, 2026

Don't miss your chance to earn your annual taxable \$150 incentive.

Reminder - there are more options to help complete your "health check" activity, including a routine dental exam or a health coaching call

2025 Wellness Incentive Deadline is 10/17/2025

Health Insurance Resources

[2026 It's Your Choice Decision Guide](#) [Transitioning Care to a New Health Plan](#)

[Health Plan Design Cost Comparison](#) [Choosing a Plan Designs](#) [Frequently Asked Questions](#)



Dental Insurance

The following dental plans are available:

- **Uniform Dental Benefits** (if enrolled in State Group Health Insurance)
- **Delta Dental PPO Supplemental Dental Plan** (may enroll in one plan only - Select Plan OR Select Plus Plan)
- **Delta Dental PPO—Preventive Plan** (can only enroll if not enrolled in State Group Health Insurance)

Learn more....

[Your Guide to Delta Dental Benefits](#)

[2026 Dental Plans](#)

[Delta Dental Website](#)

[Provider Search](#)

Note: Employees are not required to be enrolled in Uniform Dental or the Preventive Plan to enroll in one of the Supplemental Dental Plans; however, only the Uniform Dental Benefit /Preventive Plan provides coverage for preventive and basic services (i.e. cleanings, exams, fillings...).

	Uniform Dental Benefit and Preventive Plan	Delta Dental PPO - Select Plan	Delta Dental PPO - Select Plus Plan
In-Network Providers	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO Only	Delta Dental PPO and Delta Dental Premier
Annual Deductible	\$0	\$100/person	\$25/person
Annual Maximum	\$1,000/person	\$1,000/person	\$2,500/person
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments pulp vitality tests	100%	No coverage	No coverage
Fillings and Periodontal maintenance	100%	No coverage	No coverage
Anesthesia (general & IV sedation)	80%	50%	80%
Crowns, bridges, dentures, implants partials	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
Orthodontic Services			
Coverage	50% (under age 19)	No coverage	50% (regardless of age)
Lifetime Maximum	\$1,500	No coverage	\$1,500 (in addition to Uniform Dental Benefit)

MetLife Vision Insurance

2025

What You Need to Know about MetLife Vision

- In-Network benefits for a wide range of covered services, including eye exams, glasses and contact lenses
- Option to see any licensed ophthalmologist, optometrists and opticians at participating retail and private practice locations. Out-of-network benefits are also available.
 - * The Top 50 retailers in-network, included America's Best Contracts & Eyeglasses, Costco Optical, Eyeglass World, LensCrafters, Pearle Vision, Target Optical, VisionWorks, Walmart and more...
- Once coverage is effective, exclusive savings, discounts, and rebates on vision care and services above and beyond your vision benefit are available.

Learn more....

[MetLife Vision Insurance](#)

[MetLife Vision Video](#)

[Online Provider Search](#)

[MetLife Website](#)

Vision Benefit Summary– Active employees: (see [MetLife Vision Website](#) for full details)

Vision Plan – Benefits Breakdown

Benefit Type	In-Network Coverage	Frequency
Eye exam (one per frequency)	Covered after a \$15 copay	Every 12 months
Materials/Eyewear • Lenses for glasses or contacts • Frames	\$25 copay \$25 copay	Every 12 months Every 24 months
Frame Allowance (20% off the additional amount over frame allowance. Available from all in-network private practice providers.)	Covered up to \$150 allowance after eyewear copay Additional \$25 allowance at select providers	Every 24 months
Contact Lenses • Fitting and Evaluation • Elective Lenses • Medically Necessary Lenses	Standard fitting: Covered in full after a \$30 copay Premium fitting: \$50 retail allowance after a \$30 copay Covered up to \$150 allowance Covered after eyewear copay	Every 12 months
Standard Corrective Lenses • Single Vision • Lined bifocal/trifocal • Lenticular	Covered after \$40 eyewear copay	Every 12 months

Pre-Tax Savings Accounts

Flexible Spending Accounts & Health Savings Accounts



Pre-Tax Savings Accounts

A Pre-Tax Savings Account allows you to set aside money on a pre-tax basis to pay for eligible medical, dependent day care, parking and transit expenses. The more you contribute to your pre-tax savings account, the more you reduce your taxable gross salary. All deductions are taken out before Federal, State and FICA taxes are calculated so you may save money on taxes. The following plans are available:

- [Healthcare Flexible Spending Account \(FSA\)](#)
- [Dependent Day Care FSA](#)
- [Health Savings Account](#): required for employees enrolled in a High Deductible Health Plan
- [Limited Purpose FSA](#): only for employees enrolled in a High Deductible Health Plan
- [Parking & Transit Account](#)

Total Administrative Service Corporation (TASC)

Visit [TASC](#) microsite to view resources and access the member portal.

New TASC Cards mail: You will receive a brand-new TASC Card for your 2026 carded benefits. (If you currently have a payment card for a 2025 benefit, you will not use that card for 2026 benefits.)

Eligible Expenses

An eligible expense is a health care service, treatment, or item the IRS states can be paid for without taxes. Eligible expenses can be incurred by you, your spouse or qualified dependents. See the full list of eligible expenses on the [TASC website](#) under Forms.

Your TASC Card allows immediate access to FSA, HSA, and Parking funds without the need to submit a claim.

- Complete control and convenience.
- Accepted at thousands of providers across the country.
- You choose when and where to use your card to cover your eligible expenses.



2026 Contribution Limits

Healthcare FSA (and LPFSA): \$3,300
⇒ with minimum annual election of \$50

Dependent Day Care FSA: \$7,500 (limitations apply)

Parking & Transit Accounts: (\$325/month = \$3,900/yr)
⇒ with minimum annual election of \$50

2026 HSA Contribution Limits

Employer Contribution*: \$852 (single), \$1704 (family)

Total HSA Limit:** \$4,400 (single), \$8,750 (family)

Total Limit = Employee + Employer Contribution

** If you pay half total health premium, receive half total employer contribution. If you pay total health premium, no employer contribution.*

2025 Plan Year Deadlines

Must incur all 2025 plan year expenses by 12-31-25. For all plans except HSA, reimbursement requests must be submitted to Optum by 3-31-26.

Healthcare & Limited Purpose FSA

- \$660 carryover* allowed into 2026
- ** balances less than \$50 at the end of 2025 require the minimum election; balances greater than \$50 will automatically rollover with no election for 2026

Dependent Day Care FSA

- No carryover allowed into 2026

Parking and Transit Accounts

- Unused funds carryover into 2026*
- ** With a minimum balance of \$50 at the end of the 2025 plan year; balances greater than \$50 will automatically rollover with no election for 2026

Health Savings Account

- No carryover limit and no deadline to request reimbursement

** Carryover funds will not be available until 05-20-2026. These accounts have a runout period that ends 3-31-26, so Optum is not able to rollover the remaining 2025 plan year balance to TASC until after the runout period.*

Resources

- [2026 Open Enrollment Brochure](#)
- [Total Administrative Service Corporation \(TASC\) Website](#)
- [Comparing HSA and FSA Guide](#)
- [Eligible FSA Expenses](#)
- [Eligible HSA Expenses](#)

Note: LTEs are only eligible for the Parking & Transit accounts

Other Updates for 2026

A few additional items of note...

Securian Accident Plan

The [Securian Accident Plan](#) provides a lump sum cash payment directly to you for covered injuries, emergency and hospital care, surgery and follow-up care regardless of health insurance coverage. It includes Accidental Death & Dismemberment (AD&D) coverage and [Identity Theft Services](#). Premiums are taken post-tax so no taxes are due on paid benefits.

New for 2026

- Premiums for the accidental plan will increase slightly for 2026.



Mutual of Omaha Long-Term Care Insurance Administered by HealthChoice

Mutual of Omaha offers a [long-term care insurance plan](#) through HealthChoice. It is available to employees, their spouses, and the parents of employees and spouses who reside in Wisconsin, and can be purchased any time of year for those who qualify. Each member's policy will be individually underwritten—premiums are based on that person's age, gender and health at the time of enrollment. A subscriber can choose from a range of options. For more information call 1-800-833-5823. Current participants can keep



Attend a Virtual Benefits Forum

Interested in attending a [Virtual Benefits Forum](#)? The Department of Employee Trust Funds (ETF) is hosting a series of webinars for employees to learn about health benefits and connect with health plans and other vendors during open enrollment. These sessions will provide the same personal touch as a benefit fair visit from the safety of your own home or workplace. **Note:** No recording will be available. If you miss a Forum, check out the [2026 Open Enrollment information](#)



Edvest - Wisconsin's College Savings Plan

Edvest is a simple way for families to save for higher education costs. With a small minimum contribution, low fees and a tax deduction for Wisconsin residents, Edvest makes saving more affordable. Employees can enroll at any time and may contribute directly through payroll deductions. See the



2026 WRS Contribution Rates

There is a .25% increase to the Wisconsin Retirement System (WRS) contribution rates for 2026. The 2026 WRS rate is 7.20% of covered earnings for most employees.

Disclaimer: Every effort has been made to ensure that the information in this brochure is accurate, but it may be subject to change. 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.

Open Enrollment Considerations

Open Enrollment Checklist

<p>Health Insurance</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Are my current providers and health plan still available? Do a Health Plan Search <input type="checkbox"/> Do I want uniform dental coverage? <input type="checkbox"/> Do I want a low deductible (IYC Plan) or high deductible health plan (HDHP)? <ul style="list-style-type: none"> ◆ See the Choosing a Health Plan Design video for details about the difference <input type="checkbox"/> Do I need a nationwide provider network? If yes, should consider the Access Health Plan. <input type="checkbox"/> Not enrolling in health insurance? You may be eligible for an annual \$2,000 opt-out stipend. Must re-apply every year. (Eligibility requirements: must not be covered by state or UW health insurance, and must be eligible for employer contribution towards health, and if employed by state in 2015, was covered by state health insurance) <p>Plan Design: IYC Plan or HDHP Uniform Dental: Yes or No Health Plan Name: _____</p>
<p>Health Savings Account (HSA)</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Are you enrolling in a High Deductible Health Plan (HDHP)? <ul style="list-style-type: none"> <input type="checkbox"/> Must enroll in a Health Savings Account (HSA). Must re-enroll every year. <ul style="list-style-type: none"> * Employer contribution: \$852 (Single), \$1,704(Family) * Max employee + employer combined contribution*: \$4,400(Single), \$8,750 (Family) <p>Your HSA Annual Election: \$ _____ * Limit increased by \$1000 if 55 or older</p>
<p>Dental and Vision Insurance</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Do you anticipate any high cost dental procedures within the next year? <ul style="list-style-type: none"> ◆ Consider enrolling in one of the Delta Dental PPO - Supplemental plans <input type="checkbox"/> Are you not covered by State Group Health Insurance and need basic dental coverage? <ul style="list-style-type: none"> ◆ Consider enrolling in the Delta Dental PPO - Preventive Plan <input type="checkbox"/> Do you usually have out-of-pocket vision costs (glasses, contacts, LASIK)? <ul style="list-style-type: none"> ◆ MetLife Vision offers vision insurance benefits above what is provided by State Group Health Insurance (coverage for an annual eye exam). <p>Dental Election: _____ Vision Election: _____</p>
<p>Healthcare Flexible Spending Account (FSA)</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Do you plan to have out-of-pocket medical, dental, vision, or prescription expenses next year? <ul style="list-style-type: none"> ◆ Can contribute up to \$3,300 to a Healthcare FSA (or Limited Purpose FSA if enrolling in a High Deductible Health Plan). This allows you to reduce your taxable income and set aside money for out-of-pocket medical-related expenses. <p>Healthcare FSA (or LPFSA) Annual Election: \$ _____</p>
<p>Dependent Day Care FSA</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Do you have child or adult daycare expenses? <ul style="list-style-type: none"> ◆ Can contribute up to \$7,500 in a Dependent Day Care Account. This allows you to reduce your taxable income and set aside money for dependent day care expenses. <p>Dependent Day Care Annual Election: \$ _____</p>
<p>Parking & Transit Accounts</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Do you have parking or transit expenses? <ul style="list-style-type: none"> ◆ Can contribute up to \$325/month (\$3,900/year) in a Pre-Tax Parking and/or Transit account. This allows you to reduce your taxable income and set aside money for commuter expenses. ◆ If you already have deductions coming out of your check pre-tax to pay for a state parking lot/garage or vanpool, those expenses do not qualify for the Parking or Transit Account program. <p>Parking Annual Election: \$ _____ Transit Annual Election: \$ _____</p>
<p>Securian Accident Plan</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Do you want a plan that has Accidental Death & Dismemberment coverage? <input type="checkbox"/> Do you want a plan that could help offset medical costs due to injuries? <ul style="list-style-type: none"> ◆ The Accident Plan pays a lump sum benefit to you for covered injuries <p>Coverage Level: Employee, Employee + Spouse, Employee + Child(ren), and Family</p>

2026 Premiums

Non-High Deductible Health Plans	Single (monthly)	Single (biweekly)	Family (monthly)	Family (biweekly)
IYC Plan with Dental	\$132.00	\$66.00	\$329.00	\$164.50
IYC Plan without Dental	\$128.00	\$64.00	\$318.00	\$159.00
Access with Dental	\$335.00	\$167.50	\$833.00	\$416.50
Access without Dental	\$331.00	\$165.50	\$822.00	\$411.00
Access with Dental (required to work out of	\$202.00	\$101.00	\$508.00	\$254.00
Access without Dental (required to work out of state only)	\$198.00	\$99.00	\$497.00	\$248.50

High Deductible Health Plans	Single (monthly)	Single (biweekly)	Family (monthly)	Family (biweekly)
HDHP Plan with Dental	\$49.00	\$24.50	\$122.00	\$61.00
HDHP Plan without Dental	\$45.00	\$22.50	\$111.00	\$55.50
HDHP Access with Dental	\$252.00	\$126.00	\$626.00	\$313.00
HDHP Access without Dental	\$248.00	\$124.00	\$615.00	\$307.50
HDHP Access with Dental (required to work out of state only)	\$119.00	\$59.50	\$301.00	\$150.50
HDHP Access without Dental (required to work out of state only)	\$115.00	\$57.50	\$290.00	\$145.00

2026 Premiums	Employee (monthly)	Employee (biweekly)	Employee + Spouse (monthly)	Employee + Spouse (biweekly)	Employee + Child(ren) (monthly)	Employee + Child(ren) (biweekly)	Family (monthly)	Family (biweekly)
Delta Dental PPO – Select Plan	\$9.08	\$4.54	\$18.16	\$9.08	\$12.24	\$6.12	\$21.76	\$10.88
Delta Dental PPO – Select Plus Plan	\$22.24	\$11.12	\$44.52	\$22.26	\$41.32	\$20.66	\$68.18	\$34.09
Delta Dental – Preventive (no health)	\$37.18	\$18.59	n/a	n/a	n/a	n/a	\$92.98	\$46.49
MetLife Vision	\$4.72	\$2.36	\$9.40	\$4.70	\$10.60	\$5.30	\$16.94	\$8.47
Accident Plan	\$3.92	\$1.96	\$5.58	\$2.79	\$7.52	\$3.76	\$10.98	\$5.49