



City of Madison

Human Resources Department

Date: October 6, 2025

2026 Plan Year Open Enrollment is October 6, 2025 through October 31, 2025 at 4:30pm

To: Active Employees and Elected Officials Enrolled in the Wisconsin Retirement System
From: Human Resources Department Benefits Team
Subject: It's Your Choice Health Insurance Open Enrollment for 2026 Plan Year Coverage

Introduction

The annual It's Your Choice Health Insurance Open Enrollment period is an opportunity for currently enrolled employees to make changes to health insurance and for eligible employees who are not currently enrolled to sign up for 2026 health insurance coverage. Changes to the program for 2026 are summarized in this memo and included in the It's Your Choice 2026 Decision Guide: Local Deductible Plan (ET-2158) available on the Department of Employee Trust Funds (ETF) website here: <https://etf.wi.gov/publications/26et-2158/download?inline=>

Employees and elected officials who are actively participating in the Wisconsin Retirement System (WRS) through their employment or elected service with the City are eligible to participate in the group health insurance program. This includes WRS-eligible hourly and seasonal employees. Employees and elected officials who are not actively participating in the WRS are not eligible for City-sponsored health insurance.

If you do not want to make any changes to your existing health insurance coverage, you do not need to take action during Open Enrollment. **If no changes are submitted, existing enrollment(s) will continue into 2026 at 2026 rates.**

However, **even if you are not making changes**, be sure to read the memo and review the 2026 Decision Guide (especially the Enrollment Checklist on page 1) to stay informed about what's changing in 2026!

No access to the internet?

You may contact ETF at 877-533-5020 or 608-266-3285 or by mail at P.O. Box 7931, Madison, WI 53707-7931 to request printed Health Insurance Open Enrollment materials. Reference copies of materials may also be available at your agency or at the Human Resources Department.

Save the Date!

What: Benefits Vendor Fair and Drop-in Help Session

When: Friday, October 17, 2025, noon – 4:30pm

Where: Madison Municipal Building, 215 Martin Luther King Jr. Blvd.

- **Room 215:** Resource fair with representatives for all Dane County health plans, Delta Dental/Delta Vision, Flex Spending (TASC), the Employee Assistance Program (EAP), several of the City's Affinity Groups, and more
- **Room 204:** HR and Payroll staff will be available to assist with Open Enrollment changes and answer questions

Drop-In Sessions and Support

Vendor Fair and Drop-In Help

On Friday, October 17th, HR and Payroll staff will be available in Room 204 of the Madison Municipal Building (MMB) to provide in-person assistance with Open Enrollment questions and changes. At the same time, there will be a Benefits Vendor Fair in Room 215.

Regular Assistance at HR

The Benefits team will have representative(s) available at the HR front desk (MMB Suite 261) each week of Open Enrollment **2:30-4:30pm on Tuesdays** and **8:30-10:30am on Thursdays** to provide in-person assistance, with priority given to complex situations and detailed questions. The HR front desk will also be open 8:00am-4:30pm Monday-Friday for basic questions, assistance with online dental/vision via ESS, and review of completed health forms.

Support Through ETF

ETF will be hosting a number of insurance benefits forums during Open Enrollment for you to learn about the 2026 Plan Year. These webinars often provide the opportunity to ask questions directly to health plans and vendors like Navitus (pharmacy benefit manager) and WebMD (Well Wisconsin Incentive vendor). Visit etf.wi.gov/insurance to register.

Health Program Information

In 2026, the City of Madison will again offer ETF's Program Option 14: Local Deductible Plan without Dental. This option includes an annual medical deductible of \$500 for individual plans and \$1,000 for family plans. The deductible applies to all services except certain preventive services and prescription drugs. For a list of preventive services, visit <https://www.healthcare.gov/coverage/preventive-care-benefits/>

Dental coverage is not offered through the health insurance program. The City of Madison does not offer ETF's Uniform Dental Benefit or ETF's Supplemental Dental plans, which means the "with dental" and "without dental" boxes in Section 5 of the health form do not apply. If you are not currently enrolled in the City's separate Delta Dental group plan, you must enroll online through Employee Self Service (ESS) by logging into your account at ess.cityofmadison.com if you would like dental insurance for the 2026 Plan Year, subject to eligibility. Complete instructions are provided on the Delta Dental open enrollment memo. Hourly and seasonal employees are not eligible for group dental coverage.

Domestic partner health coverage is not available through the City's health insurance program. Due to a change in State law that took effect January 1, 2018, employees' domestic partners are not eligible to be covered under the City's health insurance program, but employees who meet certain eligibility requirements may be eligible for a stipend to offset the cost of a domestic partner obtaining health coverage outside of the City's program. See <https://www.cityofmadison.com/human-resources/benefits/domestic-partnership-benefits-family-partner-benefits> for more information.

Pharmacy Benefit Information

In 2026, Navitus will continue to be the pharmacy benefit manager (PBM) for all available health plans. Out-of-Pocket Limit (OOPL) for Levels 3 & 4 will increase in 2026. Other Copays/coinsurance and annual out-of-pocket limits for prescription drugs will remain as they were in 2025.

Visit <https://benefitplans.navitus.com/etf> or contact Navitus at 866-333-2757 for more pharmacy benefit information. Navitus's pharmacy formulary can be downloaded, searched, and accessed by clicking "IYC Health Plan-IYC Access Plan State-Local Plan," the "Formulary" tab, and the PDF for "Complete Formulary."

Well Wisconsin Program

The \$150 Well Wisconsin incentive will continue to be available to you and your enrolled spouse. To earn the \$150 incentive, you will need to complete a health screening, health assessment, and well-being activity through StayWell. The \$150 incentive will be paid via a physical gift card that will be mailed to your home. Employees and their spouses will continue to see taxes on their incentives processed via payroll. StayWell also provides access to free and confidential resources and services, such as health coaching, online challenges, and more. Visit <https://www.webmdhealth.com/wellwisconsin/> more information.

Resources For More Detailed Information

The City of Madison Benefits website has more detailed enrollment and supporting information. All eligible employees will have access to an electronic copy of this memo (or a paper copy will be sent if no valid email address is on file). A paper copy of the Open Enrollment packet for your Benefit Group is also available upon request to benefits@cityofmadison.com.

The City's Open Enrollment website, which has links to resources and all electronic copies of memo packets, can be accessed from any internet-connected device at <https://www.cityofmadison.com/human-resources/benefits/open-enrollment>

Questions about specific coverages should be directed to the health plans, whose websites and phone numbers are available through the It's Your Choice section of the ETF website at <https://etf.wi.gov/its-your-choice/2026/health-plan-search/local> (click the appropriate health plan name to view contact information).

ETF also has E-Learning resources available, including information on the It's Your Choice Open Enrollment period. Visit <https://etf.wi.gov/member-education> to view these resources.

Important Health Plan, Medical, and/or Pharmacy Benefit Changes

These changes are also outlined on page 2 of the 2026 Health Benefits Decision Guide. It is important to note that – even if you do not see your current plan listed here – **Human Resources strongly recommends you look up your plan via ETF's 2026 Health Plan Search** at <https://etf.wi.gov/its-your-choice/2026/health-plan-search/local> to double-check and confirm that your provider(s) and clinic(s) are still in-network for that plan, as changes can happen each year. Health plans by county are also listed on pages 9-12 of the Decision Guide.

Health Plan Name Changes

- Dean Health Plan - Medica West and Mayo Clinic Health System will be Medica West and Mayo Clinic Health System
- Common Ground Healthcare Cooperative will be CareSource
- Dean Health Plan-Prevea360 East will be Prevea 360 East
- Dean Health Plan will be Dean Health Plan by Medica
- The Access Plan by Dean will be the Access Plan
- The State Maintenance Plan (SMP) by Dean Health Plan will be the State Maintenance Plan (SMP)

State Maintenance Plan

The State Maintenance Plan (SMP) is a health plan that offers Uniform Benefits. SMP is designed to provide a health plan option for members who live or work in areas without adequate access to in-network providers or hospitals. See the SMP web page at etf.wi.gov for more information.

Reminders for Participants Without Medicare

Preventive Care Covered at 100%

Your health plan pays 100% of certain preventive care services with no out-of-pocket costs to you. Preventive care is routine health care that includes screenings, checkups, and patient counseling to help prevent illnesses or other health problems. To learn more, visit <https://etf.wi.gov/insurance/health-pharmacy/preventive-care-services-covered-100>

Preventive Drugs Covered at 100%

Your pharmacy benefit pays 100% of certain preventive drugs with no out-of-pocket costs to you. A preventive drug is used to help avoid disease and maintain health. These drugs are considered effective in preventing the development of a health condition or disease. To learn more on preventive drug coverage, visit <https://etf.wi.gov/insurance/health-pharmacy/preventive-drugs-covered-100>

Medical Benefit Changes

The Group Insurance Board approved the following medical benefit changes effective January 1, 2026:

- For Non-Medicare Members: Coverage for Continuous Glucose Monitors (CGMs) will be under the pharmacy benefit through Navitus Health Solutions (Navitus) only.
- The annual medical Out-of-Pocket Limit (OOPL) will increase to \$10,600 (Individual)/\$21,200 (Family). The OOPL only applies to durable medical equipment and emergency room copays.

Please refer to the 2026 Decision Guide and the ETF website for more health program information.

Health Insurance Rates

Health insurance rates for permanent full-time employees are provided on a ratesheet included after this memo. Employee and employer contribution amounts are prorated based on an eligible employee's full-time employment percentage. The employee premium contributions for less-than-full-time employees will generally be higher than the required contributions for full-time employees. Expanded premium rate charts, including employee and employer contributions for less-than-full-time equivalent employees, are included with less-than-full-time employees' open enrollment materials.

Premium Increases in 2026

The 88% of average maximum employer contribution calculation for the City of Madison can only take into account qualified Tier 1 network providers who have service in Dane County. 2026 is the third year in a row that Dean's rates are high enough they do not qualify for Tier 1. Unfortunately, this means that the 88% of average calculations ETF made for the City for 2026 can only consider GHC-SCW Dane Choice and Quartz UW Health, which lessens the impact of the employer contribution.

More information about 2026 medical premium increases is also available on the ETF website: <https://etf.wi.gov/health-premium-increases-2026-plan-year>

On their website, ETF provides details about this year's rate increases, their plans to help manage future rate increases, and contact information for the Group Insurance Board for members to share concerns about premium rate increases directly with the Board. There are two ways to share feedback/concerns:

Email: BoardFeedback@etf.wi.gov

Mail: Department of Employee Trust Funds
Board Liaison
PO Box 7931
Madison, WI 53707-7931

Submitting Health Insurance Changes

Open Enrollment changes are effective January 1, 2026. To cancel coverage, add coverage, change plan(s) or level(s) of coverage, add or remove dependents, etc., you must submit a Health Application/Change Form (ET-2301) to Human Resources before the 4:30pm deadline on Friday, October 31, 2025. Copies of this form may be printed from the Open Enrollment website, obtained from the Human Resources Department, or printed from the following link: <https://etf.wi.gov/publications/et2301/direct>

To remain with your current plan and continue your existing health insurance coverage in 2026, you do not need to take any action. **If no action is taken, any existing coverage will continue into 2026 at 2026 rates.**

Online Changes Not Possible for 2026 Plan Year Health Insurance

ETF is currently in the process of transitioning to an improved benefits system, Benefitplace. They plan to implement the new system for local employers in March 2026. Due to this upcoming shift, ETF has scaled back support for myETF Benefits, and most employees can no longer access the system. For this reason, in 2025 all health insurance changes for the 2026 Plan Year must be submitted with paper/PDF forms.

Other Enrollment Opportunities Outside of Open Enrollment

Outside of Open Enrollment, changes may be made only within certain time limits following a “qualifying event” – an event or life situation that allows changes to be made midyear. Common qualifying events include the birth or adoption of a child, marriage, divorce, and loss of other coverage (such as loss of coverage due to a spouse’s job loss, due to divorce, or due to turning 26 and aging off a parent’s plan). Legal separation is not an eligible qualifying event.

Most qualifying events have a **30 calendar day** deadline to make changes to applicable benefits, including health insurance. The only exception is birth/adoption – adding a child to health insurance with birth/adoption as a qualifying event has a **60 calendar day** deadline. Please note that other changes (such as changing health plans with birth as a qualifying event) have a 30 calendar day deadline.

While documentation is not required for Open Enrollment changes, documentation **is** required for all qualifying events.

Affordable Care Act (ACA)

The Health Insurance Marketplace will offer open enrollment from November 1, 2025 – December 15, 2025. Plans sold during the open enrollment period start January 1, 2026. Please contact the Marketplace at 800-318-2596 or visit <https://www.healthcare.gov/> for more information. Less-than-full-time employees who are eligible for modest or no City contribution to health insurance coverage may be able to obtain more affordable coverage through the Marketplace.

For EEOC, COBRA, ACA marketplace and more federal and state notices, visit <https://etf.wi.gov/>.

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 will be followed. The most current information can be found at <https://etf.wi.gov/>.

2026 Plan Year Dental/Vision Open Enrollment

The Open Enrollment period for 2026 Plan Year Dental Insurance and Vision Insurance will run concurrently with the Open Enrollment period for health insurance. **Flexible Spending Open Enrollment will be November 10 - November 26, 2025.**

Employees and elected officials certified at 50% or more of full-time equivalent employment are eligible to participate in the Dental Insurance and Vision Insurance plans. Eligible employees and elected officials will receive separate memos for those benefits.

Hourly and seasonal employees are not eligible for the City’s Dental Insurance or Vision Insurance plans.

Health, dental, and vision insurance are each standalone benefits – eligible employees may elect to enroll in none, one, two, or all three of these benefits, and coverage levels may differ among the plans an employee is enrolled in. For example, an employee could have Family Health Insurance, Employee + Child(ren) Dental Insurance, and Employee Only Vision Insurance.

Contact Information

City of Madison Human Resources

Email: benefits@cityofmadison.com
Phone: 608-266-4615
Fax: 608-267-1115
Mail: Madison Municipal Building
215 Martin Luther King Jr. Blvd Suite 261
Madison, WI 53703

Department of Employee Trust Funds

Phone (Toll-Free): 1-877-533-5020
Phone (Local): 608-266-3285
Mail: P.O. Box 7931
Madison, WI 53707

2026 HEALTH INSURANCE PREMIUMS

88% Avg: All CG's except 41 and 42

CARRIER	Benefit FTE %	TOTAL	CITY COST	EMPLOYEE COST	CARRIER	Benefit FTE %	TOTAL	CITY COST	EMPLOYEE COST
DEAN HEALTH FAMILY	100	3,129.62	2,075.07	1,054.55	DEAN HEALTH SINGLE	100	1,269.20	845.29	423.91
	95	3,129.62	2,075.07	1,054.55		95	1,269.20	845.29	423.91
	90	3,129.62	2,075.07	1,054.55		90	1,269.20	845.29	423.91
	85	3,129.62	2,004.33	1,125.29		85	1,269.20	816.48	452.72
	80	3,129.62	1,886.42	1,243.20		80	1,269.20	768.45	500.75
	75	3,129.62	1,768.52	1,361.10		75	1,269.20	720.42	548.78
	70	3,129.62	1,650.62	1,479.00		70	1,269.20	672.39	596.81
	65	3,129.62	1,532.72	1,596.90		65	1,269.20	624.36	644.84
	60	3,129.62	1,414.82	1,714.80		60	1,269.20	576.34	692.86
	55	3,129.62	1,296.92	1,832.70		55	1,269.20	528.31	740.89
	50	3,129.62	1,179.02	1,950.60		50	1,269.20	480.28	788.92
	25	3,129.62	589.51	2,540.11		25	1,269.20	240.14	1,029.06
GHC - DANE FAMILY	100	2,314.18	2,075.07	239.11	GHC -DANE SINGLE	100	943.02	845.29	97.73
	95	2,314.18	2,075.07	239.11		95	943.02	845.29	97.73
	90	2,314.18	2,075.07	239.11		90	943.02	845.29	97.73
	85	2,314.18	2,004.33	309.85		85	943.02	816.48	126.54
	80	2,314.18	1,886.42	427.76		80	943.02	768.45	174.57
	75	2,314.18	1,768.52	545.66		75	943.02	720.42	222.60
	70	2,314.18	1,650.62	663.56		70	943.02	672.39	270.63
	65	2,314.18	1,532.72	781.46		65	943.02	624.36	318.66
	60	2,314.18	1,414.82	899.36		60	943.02	576.34	366.68
	55	2,314.18	1,296.92	1,017.26		55	943.02	528.31	414.71
	50	2,314.18	1,179.02	1,135.16		50	943.02	480.28	462.74
	25	2,314.18	589.51	1,724.67		25	943.02	240.14	702.88
QUARTZ - UW FAMILY	100	2,401.88	2,075.07	326.81	QUARTZ - UW SINGLE	100	978.10	845.29	132.81
	95	2,401.88	2,075.07	326.81		95	978.10	845.29	132.81
	90	2,401.88	2,075.07	326.81		90	978.10	845.29	132.81
	85	2,401.88	2,004.33	397.55		85	978.10	816.48	161.62
	80	2,401.88	1,886.42	515.46		80	978.10	768.45	209.65
	75	2,401.88	1,768.52	633.36		75	978.10	720.42	257.68
	70	2,401.88	1,650.62	751.26		70	978.10	672.39	305.71
	65	2,401.88	1,532.72	869.16		65	978.10	624.36	353.74
	60	2,401.88	1,414.82	987.06		60	978.10	576.34	401.76
	55	2,401.88	1,296.92	1,104.96		55	978.10	528.31	449.79
	50	2,401.88	1,179.02	1,222.86		50	978.10	480.28	497.82
	25	2,401.88	589.51	1,812.37		25	978.10	240.14	737.96
MERCYCARE FAMILY	100	2,475.48	2,075.07	400.41	MERCYCARE SINGLE	100	1,007.54	845.29	162.25
	95	2,475.48	2,075.07	400.41		95	1,007.54	845.29	162.25
	90	2,475.48	2,075.07	400.41		90	1,007.54	845.29	162.25
	85	2,475.48	2,004.33	471.15		85	1,007.54	816.48	191.06
	80	2,475.48	1,886.42	589.06		80	1,007.54	768.45	239.09
	75	2,475.48	1,768.52	706.96		75	1,007.54	720.42	287.12
	70	2,475.48	1,650.62	824.86		70	1,007.54	672.39	335.15
	65	2,475.48	1,532.72	942.76		65	1,007.54	624.36	383.18
	60	2,475.48	1,414.82	1,060.66		60	1,007.54	576.34	431.20
	55	2,475.48	1,296.92	1,178.56		55	1,007.54	528.31	479.23
	50	2,475.48	1,179.02	1,296.46		50	1,007.54	480.28	527.26
	25	2,475.48	589.51	1,885.97		25	1,007.54	240.14	767.40
GHC NEIGHBORS FAMILY	100	2,984.62	2,075.07	909.55	GHC NEIGHBORS SINGLE	100	1,211.20	845.29	365.91
	95	2,984.62	2,075.07	909.55		95	1,211.20	845.29	365.91
	90	2,984.62	2,075.07	909.55		90	1,211.20	845.29	365.91
	85	2,984.62	2,004.33	980.29		85	1,211.20	816.48	394.72
	80	2,984.62	1,886.42	1,098.20		80	1,211.20	768.45	442.75
	75	2,984.62	1,768.52	1,216.10		75	1,211.20	720.42	490.78
	70	2,984.62	1,650.62	1,334.00		70	1,211.20	672.39	538.81
	65	2,984.62	1,532.72	1,451.90		65	1,211.20	624.36	586.84
	60	2,984.62	1,414.82	1,569.80		60	1,211.20	576.34	634.86
	55	2,984.62	1,296.92	1,687.70		55	1,211.20	528.31	682.89
	50	2,984.62	1,179.02	1,805.60		50	1,211.20	480.28	730.92
	25	2,984.62	589.51	2,395.11		25	1,211.20	240.14	971.06