City of Madison

Human Resources Department

Date: October 5, 2026

2027 Plan Year Open Enrollment is October 5, 2026 through October 30, 2026 at 4:30pm

To: Active Employees and Elected Officials enrolled in the Wisconsin Retirement System (WRS)
From: The Human Resources Department Benefits Team
Subject: Health Insurance Open Enrollment for 2027 Plan Year Coverage

It is your responsibility to read the entire health insurance memo and review the resources on the Open Enrollment page of the Human Resources website (available via the QR code and at https://www.cityofmadison.com/human-resources/benefits/open-enrollment) before the end of Open Enrollment. You should do this even if you are not making changes to health insurance to ensure you are making an informed decision.

If you do not want to make changes to existing health insurance coverage, you do not need to take further action after you have read this memo and reviewed the resources. **If no changes are submitted by the Open Enrollment deadline, existing enrollment(s) will continue into 2027 at 2027 rates.**

IMPORTANT

All Open Enrollment changes to health insurance must be submitted **via the My Insurance Benefits portal online** by the Open Enrollment deadline: https://apps.etf.wi.gov/MemberPortalWeb/

To access My Insurance Benefits, you need to have a **MyWisconsin ID.** My WisconsinID is run by the State of Wisconsin and is **fully separate** from all City login credentials. If you do not have a MyWisconsin ID set up yet, you will need to set one up **as soon as possible.** The setup process may take longer than you think, and missing the Open Enrollment deadline due to technical difficulties will not grant you a grace period.

Check with your Payroll Clerk or go to the Open Enrollment page for instructions on how to set up a MyWisconsin ID!

Introduction

The annual Health Insurance Open Enrollment period is an opportunity for employees to make change(s) to, enroll in, or cancel City health insurance coverage **without a midyear qualifying event.** All Open Enrollment changes and enrollments are effective January 1, 2027, while all Open Enrollment cancellations are effective December 31, 2026.

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 (GHIP). 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.

Changes to the GHIP for 2027 are summarized in this memo and included in the 2027 Decision Guide: Local Deductible Plan (ET-2158), available on the Open Enrollment page (linked above) and here: https://www.cityofmadison.com/human-resources/documents/benefits/2027_Decision_Guide_PO14.pdf

No access to the internet?

You may contact ETF by phone 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.

In-Person Help Sessions and Support

Drop-in Help Sessions

The Benefits Team and Administrative Support Team will be **on-site** at various City locations to provide dedicated in-person assistance with Open Enrollment questions, health insurance changes via the My Insurance Benefits portal, and dental/vision changes via the Employee Self Service (ESS) portal. These in-person help sessions are in lieu of a Vendor Fair. Sessions are scheduled at the following dates/times:

Location	Date	Time(s)
1120 Sayle St. (Traffic Engineering, Parking)	10/12/2026	2:00pm-4:00pm
1501 W Badger Rd. (Streets West)	10/14/2026	7:00am-8:00am, 2:00pm-3:00pm
1600 Emil St. (Engineering)	10/14/2026	2:00pm-4:00pm
110 S Paterson St. (Water Utility)	10/15/2026	7:00am-8:00am, 2:00pm-3:00pm
4602 Sycamore Ave. (Streets East)	10/21/2026	7:00am-8:00am, 2:00pm-3:00pm
Madison Municipal Building (MMB) Room 204	10/21/2026	9:00am-12:00pm
4151 Nakoosa Trail (Fleet)	10/21/2026	12:00pm-1:00pm
1 S Ingersoll St, Monona Conf. Room (Metro)	10/22/2026	10:00am-1:00pm
1402 Wingra Creek Pkwy (Parks - Goodman)	10/23/2026	1:00pm-3:00pm

Regular Assistance at HR

The Benefits Team is also holding office hours on **Tuesdays from 2:30-4:30pm** and on **Thursdays from 8:30-10:30am** to provide dedicated Open Enrollment assistance in-person or via phone.

- **In-person:** 215 Martin Luther King Jr. Blvd. Ste. 261 (Second Floor)
- **Phone:** 608-266-4615

The Benefits inbox (benefits@cityofmadison.com) is also closely monitored during Open Enrollment; you can expect responses within 1-2 business days, and often the same day.

Support Through ETF

ETF will be hosting a number of insurance benefits forums during Open Enrollment for you to learn about the 2027 Plan Year. These webinars are similar to a virtual Vendor Fair and provide the opportunity to ask questions directly to health plans and vendors like Navitus (pharmacy benefit) and WebMD (Well Wisconsin). Visit etf.wi.gov/insurance to register.

Health Program Information

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 covered services except certain preventive services and prescription drugs. For a list of preventive services, visit https://www.healthcare.gov/coverage/preventive-care-benefits/.

Dental and vision insurance coverage are not offered through the health insurance program. The City of Madison does not offer ETF's Uniform Dental Benefit or ETF's Supplemental Dental or Vision plans. If you are not currently enrolled in the City's separate dental or vision insurance coverage(s) and would like to enroll in coverage for the 2027 Plan Year, you must enroll online through Employee Self Service (ESS) before the Open Enrollment deadline by logging into your account at https://cityofmadisonwi.munisselfservice.com/ess/, subject to eligibility. Complete instructions are provided on the Open Enrollment memos for dental and vision insurance. Hourly and seasonal employees are not eligible for group dental coverage or group vision 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 City's health insurance. However, 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

Navitus is the pharmacy benefit manager (PBM) for all available health plans. There are several changes coming to the pharmacy benefit in 2027 (see page 5 of the Decision Guide for details):

- Copays for all levels are **increasing**.
- The Out-of-Pocket Limit (OOPL) structure is **changing to set OOPLs** for Individual/Family coverage**.**
- **ETF is adding a new level to the pharmacy formulary for anti-obesity medications only.** This level will have a $200 copay.
- UW Health Pharmacy is joining CostCo Mail Order Pharmacy as a preferred mail-order pharmacy starting January 1.

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 going to the link above and selecting "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 is available to you and your enrolled spouse (where applicable). To earn the $150 incentive, you will need to complete a health screening, health assessment, and well-being activity through StayWell by the annual incentive deadline. 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. Well Wisconsin 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 Health Plan Search section of the ETF website at https://etf.wi.gov/insurance/2027/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 Health Insurance 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 2027 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 2027 Health Plan Search** at https://etf.wi.gov/insurance/2027/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.

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.

Health Plan Name Changes

- Robin with HealthPartners will be HealthPartners Northeast
- IYC Health Plan will be Choice Health Plan

Medical Benefit Changes

The Group Insurance Board approved the following medical benefit changes effective January 1, 2027:

- An initial 50 total visits will continue to be allowed each year for physical, occupational, and speech therapy combined. New for 2027, if medically necessary, 50 additional visits for all therapies combined will be covered.
- For lymphedema compression garments, the plan will cover up to three daytime garments for each affected body part every six months and two nighttime garments every two years.
- Laser hair removal to treat hidradenitis suppurativa is now covered.
- Specialized contact lenses covered to treat degenerative eye diseases for members ages 18 and younger.

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

Please refer to the 2027 Decision Guide and the ETF website for more health program information.

Health Insurance Rates

Employees should ignore the rates within the My Insurance Benefits portal, as those rates do not show or include the employer premium contribution. Health insurance rates for permanent full-time employees are provided on a ratesheet included after this memo, and are also available on the Open Enrollment page of the Human Resources website.

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. For less-than-full-time employees, expanded premium rate charts (with employee and employer contributions broken down by FTE%) are included after this memo instead, and are also available on the Open Enrollment page.

Premium Increases in 2027

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. In 2027, the only Tier 1 Plan in Dane County is GHC-SCW Dane Choice. This means the 88% of average calculations ETF made for the City can only consider GHC-SCW Dane Choice, which lessens the impact of the employer contribution. More information about 2027 medical premium increases is also available on the ETF website: https://etf.wi.gov/reasons-health-premium-changes

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, 2027. To cancel coverage, add coverage, change plan(s) or level(s) of coverage, add or remove dependents, etc., you must submit your change(s) **via the My Insurance Benefits portal online** (https://apps.etf.wi.gov/MemberPortalWeb/) before the 4:30pm deadline on Friday, October 30, 2026.

To remain with your current plan and continue your existing health insurance coverage in 2027, you do not need to take any action. **If no action is taken, any existing coverage will continue into 2027 at 2027 rates.**

Can I use a paper form?

No. In July 2026, ETF's new My Insurance Benefits portal went live. Since July 1, employees have been required to submit health insurance changes via the My Insurance Benefits portal online. This means that – unless you have an official accommodation on file for a qualifying disability – health insurance changes **cannot be made with paper forms.**

Accessing My Insurance Benefits

To access My Insurance Benefits, you need to have a **MyWisconsin ID.** My WisconsinID is run by the State of Wisconsin and is **fully separate** from all City login credentials.

If you do not have a MyWisconsin ID set up yet, you will need to set one up **as soon as possible.** The setup process may take longer than you think, and missing the Open Enrollment deadline due to technical difficulties **will not grant you a grace period.**

- There are step-by-step MyWisconsin ID setup instructions on the **My Insurance Benefits FAQ page:** https://www.cityofmadison.com/benefits/ETF-FAQ
- For troubleshooting assistance, ETF's **My Benefits Help page** is your best resource: https://etf.wi.gov/my-benefits-help
- You can also call the MyWisconsin ID Account Service Desk at 608-471-6667 for assistance.

IMPORTANT: DOCUMENTATION REQUIRED FOR SPOUSE/DEPENDENT(S)

ETF now requires documentation (proof of marriage, parenthood, and/or legal guardianship) for **all newly added** spouses and/or dependent(s), **including Open Enrollment changes.**

If you are newly adding a spouse, (step)child, and/or legal ward to your health insurance for the 2027 Plan Year, **you must provide documentation in the portal.** Until documentation has been provided, your Open Enrollment change **will not be approved.**

Other Enrollment/Change Opportunities Outside of Open Enrollment

Midyear changes to benefits can only be made within the deadline for an eligible qualifying event. Please see Changes to Employee Information on EmployeeNet: https://www.cityofmadison.com/employeenet/pay-benefits/changes-to-employee-information

Affordable Care Act (ACA)

The Health Insurance Marketplace will offer open enrollment from November 1, 2026 – December 15, 2026. Plans sold during the Open Enrollment period start January 1, 2027. 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/.

2027 Plan Year Dental/Vision Open Enrollment

The Open Enrollment period for 2027 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 9 - November 20, 2026.**

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. **ETF regulations require all eligible spouse/minor dependent(s) be included on Family plans if you are enrolled in Family health insurance coverage.**

The My Insurance Benefits portal is specific to health insurance, and dental/vision changes cannot be submitted via My Insurance Benefits. If you are eligible for dental and vision insurance and would like to make change(s) to coverage or enroll in coverage for the 2027 Plan Year, you must submit your Open Enrollment changes **via the Employee Self Service (ESS) portal online** by the Open Enrollment deadline**:** https://cityofmadisonwi.munisselfservice.com/ess/.

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

2027 State of Wisconsin Group Health Insurance Program Monthly Premium Rates

The **employee premium contribution** is calculated by subtracting the employer premium contribution from the total health insurance premium for each plan. Employee contributions for the **six most popular** health plan options are listed in the tables below, while total health premiums for all health plan options for the **State Group Health Insurance Program Option 14: Local Deductible without Dental** are listed on the following page.

- **Please note:** These rates are for employees **certified at 100%FTE for benefits**. Expanded rate sheets with prorated employer premium contributions for those certified at less than 100%FTE (permanent part-time employees; hourly/seasonal employees eligible for WRS) are available on the Open Enrollment page of the HR Benefits website: https://www.cityofmadison.com/human-resources/benefits/open-enrollment

Table 1. Premium Table: 88% of Average of Tier 1 Plans in Dane County

Eligible employees in all Compensation Groups (CGs) **except** CG41 and CG42 qualify for the **88% of average** employer premium contribution. This includes all general municipal employees, Police (both civilian and protective services), Fire (both civilian and protective services), and Metro employees **not** in CG41 or CG42 (i.e. in positions not represented by Teamsters Local 120).

Premium Table: 88% of Average of Tier 1 Plan(s) in Dane County (All CGs **except** 41 and 42)		
Monthly **Employer** Contribution (Single):	$885.05	
Monthly **Employer** Contribution (Family):	$2,170.92	
Plan Name	Monthly **Employee** Premium Contribution	
	Single	**Family**
Dean Health Plan (by Medica)	$450.25	$1,119.94
GHC of South Central Wisconsin - Dane Choice	$120.69	$296.04
GHC of South Central Wisconsin - Neighbors	$461.65	$1,148.44
MercyCare	$228.55	$565.68
Network Health	$223.97	$554.24
Quartz UW Health	$161.03	$396.88

Table 2. Premium Table: 100% of Low

Eligible employees in CG 41 and CG42 (Metro Transit employees in positions represented by Teamsters Local 120) qualify for the **100% of low** employer premium contribution.

Premium Table: 100% of Low (**Only** CGs 41 and 42)		
Monthly **Employer** Contribution (Single):	$1,005.74	
Monthly **Employer** Contribution (Family):	$2,466.96	
Plan Name	Monthly **Employee** Premium Contribution	
	Single	**Family**
Dean Health Plan (by Medica)	$329.56	$823.90
GHC of South Central Wisconsin - Dane Choice	$0.00	$0.00
GHC of South Central Wisconsin - Neighbors	$340.96	$852.40
MercyCare	$107.86	$269.64
Network Health	$103.28	$258.20
Quartz UW Health	$40.34	$100.84

Table 3. 2027 Local Deductible Plan without Dental (Program Option 14) Total Monthly Premiums

2027 Local Deductible Plan without Dental (Program Option 14)		
Monthly Premiums		
Health Plan Name	**Single**	**Family**
Aspirus Health Plan	$1,465.98	$3,617.56
CareSource Wisconsin	$1,319.94	$3,252.46
Dean Health Plan by Medica	$1,335.30	$3,290.86
GHC of Eau Claire Greater Wisconsin	$1,624.10	$4,012.86
GHC of Eau Claire River Region	$1,798.90	$4,449.86
GHC-SCW Dane Choice	$1,005.74	$2,466.96
GHC-SCW Neighbors	$1,346.70	$3,319.36
HealthPartners Health Plan Northeast	$1,449.88	$3,577.30
HealthPartners Health Plan Southeast	$1,508.98	$3,725.06
HealthPartners Health Plan West	$1,506.88	$3,719.80
Medica West and Mayo Clinic Health System	$1,706.86	$4,219.76
Medical Associates Health Plans	$1,110.86	$2,729.76
MercyCare Health Plans	$1,113.60	$2,736.60
Network Health	$1,109.02	$2,725.16
Prevea360 East	$1,068.26	$2,623.26
Quartz Central	$1,522.04	$3,757.70
Quartz UW Health	$1,046.08	$2,567.80
Quartz West	$1,299.98	$3,202.56
Security Health Plan	$1,348.34	$3,323.46
State Maintenance Plan (SMP)	$1,360.16	$3,353.06
Access Plan (PPO Plan – Nationwide Coverage)	$1,607.56	$3,971.54

Additional Notes and Reminders

- The City of Madison participates in the State of Wisconsin Group Health Insurance Program (GHIP) for our health insurance. Specifically, we participate in **Program Option 14: Local Deductible without Dental.**
- Each year, the Group Insurance Board for the Department of Employee Trust Funds (ETF) negotiates rates with health plans. The City of Madison pays a portion of the final premium rates (the "employer contribution"), with the maximum allowable employer contribution governed by State law.
- In 2027, there is **only one** qualified Tier 1 plan in the Dane County service area that factors into the maximum employer contribution for the 88% of average calculation: GHC of South Central Wisconsin - Dane Choice. This is because Quartz UW Health **no longer meets criteria** to be considered a qualified Tier 1 plan.
- Employees may choose from **any** of the health plans listed for Program Option 14 above. To determine the employee contribution to the monthly premium for any of the available plans, subtract the employer contribution amount for your Compensation Group from the total premium amount for your selected coverage level (Single or Family).
- There are two levels of coverage for health insurance: **Single** (or Individual) covers the employee only, while **Family** covers the employee plus any number or combination of spouse and child dependent(s).
    - If you are married and are enrolled in Family health coverage via ETF, ETF regulations require you to cover any/all eligible spouse and/or minor dependent(s).

City of Madison

Human Resources Department

Date: October 5, 2026

2027 Delta Dental Insurance Enrollment

Coverage is effective January 1, 2027

2027 Plan Year Open Enrollment is October 5, 2026 through October 30, 2026 at 4:30pm

Group dental insurance plan information for the 2027 Plan Year, including a summary of benefits, is available on the City of Madison Human Resources Benefits website at the QR code to the left and at https://www.cityofmadison.com/human-resources/benefits/open-enrollment. Hourly and seasonal employees are not eligible to participate in the dental insurance plan.

It is your responsibility to read the entire dental insurance memo and review the resources on the Open Enrollment page of the Human Resources website before the end of Open Enrollment to ensure you are making an informed decision. You should do this even if you are not making changes to dental insurance.

If you do not want to make changes to existing dental insurance coverage, you should not take further action after you have read this memo and reviewed the resources. **If no changes are submitted by the Open Enrollment deadline, existing enrollment(s) will continue into 2027 at 2027 rates.**

Open Enrollment Basics

During Open Enrollment, dental insurance enrollments, changes, and cancellations must be made online through the Employee Self Service (ESS) portal by logging into your account at https://cityofmadisonwi.munisselfservice.com/ess/. **Paper/PDF forms are not accepted for Open Enrollment changes.** Select the Login icon in the upper-right corner of the screen to enter your login credentials. Your username is your Employee Number, which can be found in the upper-left corner of your paycheck. The first time you log in to ESS, your password will be the last four digits of your Social Security Number (SSN).

If you need assistance resetting your password, please contact City IT at (608) 266-4193.

Once you are logged in, instructions on how to complete online enrollments are available via the **ESS Resource Menu** and here: https://www.cityofmadison.com/human-resources/documents/benefits/2027_Dental_Vision_Enrollment_ESS.pdf

ESS Reminder

In addition to a password, ESS requires employees to answer two security questions. If you have not yet set your security questions, you will be prompted to do so when you next log in to ESS.

Human Resources strongly recommends you attempt to log in to ESS early in the Open Enrollment period in case you need to reset your password or security questions. The reset process may take longer than you think, and missing the Open Enrollment deadline due to technical difficulties will not grant you a grace period.

2027 Monthly Dental Insurance Premiums

Dental insurance premiums are increasing in 2027. Premiums will be deducted from the second paycheck of each month for the following month's coverage. There is no employer contribution to the premium.

Coverage Level	Monthly Premium
Single (Employee only)	$41.31
Employee + Spouse	$94.50
Employee + Child(ren)	$95.28
Family (Employee, Spouse, Child(ren))	$143.45

Enrollment/Change/Cancellation Reminders

- **Dental coverage is not available through the City's health insurance program. If you would like dental coverage, you must enroll in the separate dental insurance plan.**
- If you enroll in dental insurance coverage, you are committed to being enrolled in the plan for the entire year, with coverage beginning January 1, 2027. Employees may only cancel coverage midyear with an eligible qualifying event.
- When enrolling in dental insurance via ESS, be sure that you have listed **all family members to be covered,** including dates of birth.
- If you are currently enrolled in the dental plan and want to make changes or cancel coverage, you must submit your change/cancellation request via ESS during Open Enrollment. Once the new plan year starts, you may only enroll, make a change, or cancel coverage if you experience a qualifying event (family status change or eligibility change) **and** your change request and documentation are received **within 30 calendar days** of the qualifying event.
- If you elect to cancel dental coverage during Open Enrollment, your existing coverage will end effective December 31, 2026.
- Enrollment and change requests received outside of Open Enrollment or outside of the qualifying event deadline (30 calendar days) **will be denied.**
- If you enroll in or make changes to dental coverage during Open Enrollment, it is **strongly encouraged** that you review your December 18, 2026 paycheck to ensure that the correct premium amount for January's coverage is being deducted for the coverage that you elected.
- The City of Madison's group dental insurance plan number is 502.

Dental Insurance Plan Information

Your group dental plan from Delta Dental of Wisconsin includes one or more special features designed to encourage good oral health and promote overall health as well. Details of these provisions are addressed in the policy amendments provided with your dental plan handbook. Hard copies of the dental plan handbook and its amendments are available upon request, while electronic copies may be found on the Open Enrollment page (https://www.cityofmadison.com/human-resources/benefits/open-enrollment); a brief summary is provided below.

Check-up Plus – Promoting Wellness: With Check-up Plus, you can obtain diagnostic and preventive services without the costs of those services applying to your individual annual maximum (diagnostic and preventive services include examinations, x-rays, regular cleanings and other related treatments). The full value of your annual maximum is applied to the benefits you receive for basic and major restorative services. Check-up Plus promotes regular visits to the dentist for exams and cleanings, which can improve your oral health and overall health.

X-ray Frequency: Experts at the Department of Health and Human Services, the Food and Drug Administration and the American Dental Association recommended that patients at a low risk of chronic diseases such as cavities and periodontal disease receive less frequent exposure to dental x-rays. In line with these recommendations, this dental plan will allow bitewing x-rays one time per 12-month period and full-mouth x-rays once each 5 years for all patients.

Evidence-Based Integrated Care Plan (EBICP): Delta Dental of Wisconsin's EBICP option is included in your plan. It provides additional benefits for persons with medical conditions that have oral health implications. These conditions include diabetes; pregnancy; specific heart conditions that pose a risk of certain types of infection; kidney failure or dialysis; suppressed immune system; cancer therapy; and periodontal disease.

EBICP's unique enrollment mechanism does not require that medical claims be filed. EBICP requires self-enrollment by the patient or their dentist at Delta Dental's website, or by calling 800-236-3712. Learn more at https://www.deltadentalwi.com/s/additional-benefits.

Contact Information

If you have questions about the Delta Dental plan, please contact Taylor Buccelli, our dental plan Account Manager at Brown & Brown, by phone at 608-203-3877 or via email at taylor.buccelli@bbrown.com. You may also contact Delta Customer Service directly at 800-236-3712.

Other City benefits questions may be directed to Human Resources at 608-266-4615 or benefits@cityofmadison.com.

- Agency Payroll Clerks, Human Resources, or Central Payroll staff are also available to assist with online enrollment via ESS.

In-Person Open Enrollment Help

The Benefits Team and Administrative Support Team will be **on-site** at various City locations to provide dedicated in-person assistance with Open Enrollment questions, health insurance changes via the My Insurance Benefits portal, and dental/vision changes via the Employee Self Service (ESS) portal. These in-person help sessions are in lieu of a Vendor Fair. Sessions are scheduled at the following dates/times:

Location	Date	Time(s)
1120 Sayle St. (Traffic Engineering, Parking)	10/12/2026	2:00pm-4:00pm
1501 W Badger Rd. (Streets West)	10/14/2026	7:00am-8:00am, 2:00pm-3:00pm
1600 Emil St. (Engineering)	10/14/2026	2:00pm-4:00pm
110 S Paterson St. (Water Utility)	10/15/2026	7:00am-8:00am, 2:00pm-3:00pm
4602 Sycamore Ave. (Streets East)	10/21/2026	7:00am-8:00am, 2:00pm-3:00pm
Madison Municipal Building (MMB) Room 204	10/21/2026	9:00am-12:00pm
4151 Nakoosa Trail (Fleet)	10/21/2026	12:00pm-1:00pm
1 S Ingersoll St, Monona Conf. Room (Metro)	10/22/2026	10:00am-1:00pm
1402 Wingra Creek Pkwy (Parks - Goodman)	10/23/2026	1:00pm-3:00pm

Regular Assistance at HR

The Benefits Team is also holding office hours on **Tuesdays from 2:30-4:30pm** and on **Thursdays from 8:30-10:30am** to provide dedicated Open Enrollment assistance in-person or via phone.

- **In-person:** 215 Martin Luther King Jr. Blvd. Ste. 261 (Second Floor)
- **Phone:** 608-266-4615

The Benefits inbox (benefits@cityofmadison.com) is also closely monitored during Open Enrollment; you can expect responses within 1-2 business days, and often the same day.

City of Madison

Human Resources Department

Date: October 5, 2026

2027 Delta Vision Insurance Enrollment

Coverage is effective January 1, 2027

2027 Plan Year Open Enrollment is October 5, 2026 through October 30, 2026 at 4:30pm

Group vision insurance plan information for the 2027 Plan Year, including a summary of benefits, is available on the City of Madison Human Resources Benefits website at the QR code to the left and at https://www.cityofmadison.com/human-resources/benefits/open-enrollment. Hourly and seasonal employees are not eligible to participate in the vision insurance plan.

It is your responsibility to read the entire vision insurance memo and review the resources on the Open Enrollment page of the Human Resources website before the end of Open Enrollment to ensure you are making an informed decision. You should do this even if you are not making changes to vision insurance.

If you do not want to make changes to existing vision insurance coverage, you should not take further action after you have read this memo and reviewed the resources. **If no changes are submitted by the Open Enrollment deadline, existing enrollment(s) will continue into 2027 at 2027 rates.**

Open Enrollment Basics

During Open Enrollment, vision insurance enrollments, changes, and cancellations must be made online through the Employee Self Service (ESS) portal by logging into your account at https://cityofmadisonwi.munisselfservice.com/ess/. **Paper/PDF forms are not accepted for Open Enrollment changes.** Click the Login icon in the upper-right corner of the screen to enter your login credentials. Your username is your Employee Number, which can be found in the upper-left corner of your paycheck. The first time you log in to ESS, your password will be the last four digits of your Social Security Number (SSN).

If you need assistance resetting your password, please contact City IT at (608) 266-4193.

Once you are logged in, instructions on how to complete online enrollments are available via the **ESS Resource Menu** and here: https://www.cityofmadison.com/human-resources/documents/benefits/2027_Dental_Vision_Enrollment_ESS.pdf

2027 Monthly Vision Insurance Premiums

There will be no change to premium rates in 2027. Delta Vision from Delta Dental is a standalone vision insurance benefit that uses the EyeMed **Insight Network.** Premiums will be deducted from the second paycheck of each month for the following month's coverage. There is no employer contribution to the premium.

Coverage Level	Monthly Premium
Single (Employee only)	$5.97
Employee + Spouse	$11.94
Employee + Child(ren)	$12.19
Family (Employee, Spouse, Child(ren))	$18.16

ESS Reminder

In addition to a password, ESS requires employees to answer two security questions. If you have not yet set your security questions, you will be prompted to do so when you next log in to ESS.

Human Resources strongly recommends you attempt to log in to ESS early in the Open Enrollment period in case you need to reset your password or security questions. The reset process may take longer than you think, and missing the Open Enrollment deadline due to technical difficulties will not grant you a grace period.

Enrollment/Change/Cancellation Reminders

- If you enroll in vision coverage, you are committed to being enrolled in the plan for the entire year. Employees may only cancel coverage midyear with an eligible qualifying event.
- When enrolling in vision insurance via ESS, be sure you have listed all family members to be covered, including dates of birth.
- If you are currently enrolled in the vision plan and want to make changes or cancel coverage, you must submit your change/cancellation request via ESS during Open Enrollment. Once the new Plan Year starts, you may only enroll, make a change, or cancel coverage if you experience a qualifying event (family status change or eligibility change) and your change request and documentation are received within **30 calendar days** of the qualifying event.
- If you elect to cancel vision coverage during Open Enrollment, your existing coverage will end effective December 31, 2026.
- If you enroll in or make changes to vision coverage during Open Enrollment, it is strongly encouraged that you review your December 18, 2026 paycheck to ensure that the correct premium amount for January's coverage is being deducted for the coverage that you elected.
- Enrollment and change requests received outside of Open Enrollment or outside of the qualifying event deadline (30 calendar days) will be denied.
- The City of Madison's group vision insurance plan number is 43429.

Vision Insurance Plan Information

2027 Plan Year Improvements

There are improvements coming for vision insurance in the 2027 Plan Year. Chief among these is a network change: effective January 1, 2027, the City will be switching from the Select Network to the **Insight Network,** which is larger and includes more potential providers. There will also be a better schedule for exams, new lenses, and new contacts (calendar year instead of date of service) and expanded coverage for lens options.

Vision Insurance Features

Prescription Glasses and Contacts

Delta Vision partners with easily recognized providers that include major retailers like LensCrafters® and Target Optical℠ as well as many smaller, independent doctors. Retailers offer conveniences like locations and extended/weekend hours to help members get the service they need when they need it. You can also order prescription glasses and contacts through online retailers like Glasses.com or ContactsDirect.com, with the in-network benefit applied in your shopping cart. Non-network reimbursements are available for out-of-network providers.

Annual Exams

Delta Vision offers covered annual exams (with $10 copay) at in-network providers. A non-network reimbursement is available for out-of-network providers.

Diabetic Eye Benefit

Delta Vision also has a Diabetic Eye Care Benefit that provides access to more frequent and in-depth eye care – helping to detect and minimize vision-related complications early on.

Special Notes

Delta Vision insurance is a standalone benefit that uses the EyeMed Insight Network. You do not need to enroll at the same coverage level that you may have for other City benefits. For example, you could have Employee + Spouse vision insurance, Employee + Child(ren) dental insurance, and Family health insurance.

Employees who are enrolled in the City's group dental plan will continue to have access to the EyeMed vision discount plan even if they do not enroll in the separate Delta Vision group vision insurance plan. The vision discount plan available through the dental plan uses the EyeMed Access Network. EyeMed Insight and EyeMed Access benefits cannot be combined – if your vision service provider is included in both the EyeMed Insight and EyeMed Access networks, the benefit that results in the greatest savings will be applied.

Additional Group Delta Vision insurance plan information is available on the City of Madison Human Resources Benefits Website at https://www.cityofmadison.com/human-resources/benefits/health-dental-and-vision-insurance.

Contact Information

If you have questions about the Delta Vision plan, please contact Taylor Buccelli, our dental plan Account Manager at Brown & Brown, by phone at 608-203-3877 or via email at taylor.buccelli@bbrown.com. You may also contact Delta Customer Service directly at 800-236-3712.

Other City benefits questions may be directed to Human Resources at 608-266-4615 or benefits@cityofmadison.com.

- Agency Payroll Clerks, Human Resources, or Central Payroll staff are also available to assist with online enrollment via ESS.

In-Person Open Enrollment Help

The Benefits Team and Administrative Support Team will be **on-site** at various City locations to provide dedicated in-person assistance with Open Enrollment questions, health insurance changes via the My Insurance Benefits portal, and dental/vision changes via the Employee Self Service (ESS) portal. These in-person help sessions are in lieu of a Vendor Fair. Sessions are scheduled at the following dates/times:

Location	Date	Time(s)
1120 Sayle St. (Traffic Engineering, Parking)	10/12/2026	2:00pm-4:00pm
1501 W Badger Rd. (Streets West)	10/14/2026	7:00am-8:00am, 2:00pm-3:00pm
1600 Emil St. (Engineering)	10/14/2026	2:00pm-4:00pm
110 S Paterson St. (Water Utility)	10/15/2026	7:00am-8:00am, 2:00pm-3:00pm
4602 Sycamore Ave. (Streets East)	10/21/2026	7:00am-8:00am, 2:00pm-3:00pm
Madison Municipal Building (MMB) Room 204	10/21/2026	9:00am-12:00pm
4151 Nakoosa Trail (Fleet)	10/21/2026	12:00pm-1:00pm
1 S Ingersoll St, Monona Conf. Room (Metro)	10/22/2026	10:00am-1:00pm
1402 Wingra Creek Pkwy (Parks - Goodman)	10/23/2026	1:00pm-3:00pm

Regular Assistance at HR

The Benefits Team is also holding office hours on **Tuesdays from 2:30-4:30pm** and on **Thursdays from 8:30-10:30am** to provide dedicated Open Enrollment assistance in-person or via phone.

- **In-person:** 215 Martin Luther King Jr. Blvd. Ste. 261 (Second Floor)
- **Phone:** 608-266-4615

The Benefits inbox (benefits@cityofmadison.com) is also closely monitored during Open Enrollment; you can expect responses within 1-2 business days, and often the same day.