

Enrolling in Coverage or Adding a Dependent via My Insurance Benefits

Did you (and/or a spouse/dependent) recently **lose other comparable coverage**?

Do you have a **new spouse or dependent** (e.g. a newborn or newly adopted child, a new permanent legal ward, a new spouse)?

If you want to add a dependent **or** enroll in health insurance coverage due to birth, adoption (or placement for adoption), marriage, spouse/dependent loss of other comparable coverage, or another eligible qualifying life event, you'll need to submit your change via My Insurance Benefits.

The example screenshots provided here may not apply to your specific qualifying event. However, **the process for enrolling in coverage and/or adding dependent(s) is the same for all qualifying events**, so you can use this guide no matter what qualifying event you have experienced.

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Scan the **QR code to the left** to log in to My Benefits – or to set up a My Benefits account if you haven't already done so. **URL:** <https://apps.etf.wi.gov/MemberPortalWeb/>

Scan the QR code **to the right** to access the My Insurance Benefits FAQ page for more details and support. **URL:** <https://www.cityofmadison.com/benefits/ETF-FAQ>



Enrollment/Dependent FAQ

How do I access My Insurance Benefits?

To access [My Benefits](#) – the main portal from which you’ll access My Insurance Benefits – you’ll need a **MyWisconsin ID**. If you haven’t already set up a MyWisconsin ID, you will need to do so **as soon as possible**.

Scan the QR codes on page 1 to access the login portal to My Benefits and/or the My Insurance Benefits FAQ page. In addition to other helpful resources, the FAQ page has a link to ETF’s **My Benefits Help page**, which is your best resource for any troubleshooting help regarding access to my Benefits.

Is documentation required?

Yes – documentation is required for **all** midyear qualifying events. Additionally, your health insurance change **cannot be finalized** until your documentation has been uploaded via the My Insurance Benefits Document Center – so the sooner you can submit your change and upload your documentation, the better.

How long do I have to submit my enrollment/change?

Qualifying events typically have strict **30 calendar day** deadlines, measured from the event date (e.g. marriage date, loss of coverage date, etc.). The **only** exception to this is adding a child to health coverage with birth, adoption, or placement for adoption as a midyear qualifying event, which has a **60 calendar day** deadline instead. All other changes – including changing health plans due to birth/adoption – have **30 calendar day** deadlines.

Is my child too old for coverage?

Child(ren), stepchild(ren), and permanent legal ward(s) are eligible for coverage on your health insurance until **the end of the month in which they turn 26**. An adult child over age 26 with a qualifying disability that began **prior to** age 26 may also be eligible for coverage. If you have questions about eligibility, please contact the Benefits team at (608) 266-4615 or benefits@cityofmadison.com.

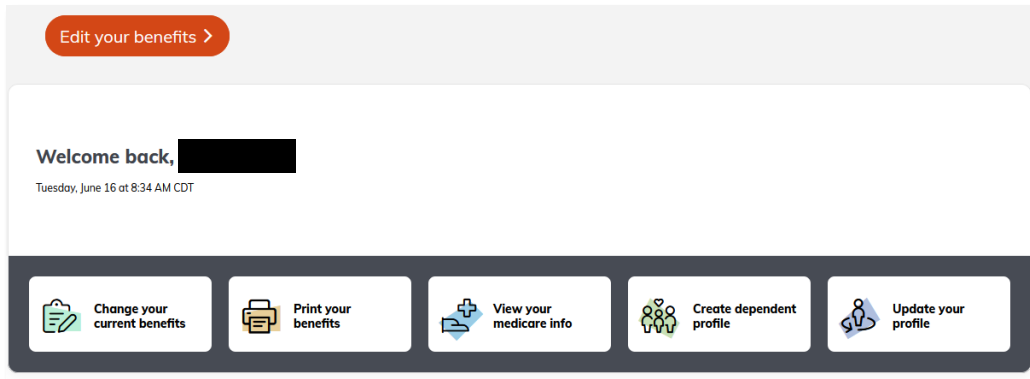
What health insurance change(s) can I do with my qualifying event?

Not all change(s) can be made with all qualifying event(s), so this will vary. If you are unsure of which change(s) can be made with your specific qualifying event, please contact the Benefits team at (608) 266-4615 or benefits@cityofmadison.com.

Step 1: Log in to My Benefits and start the process

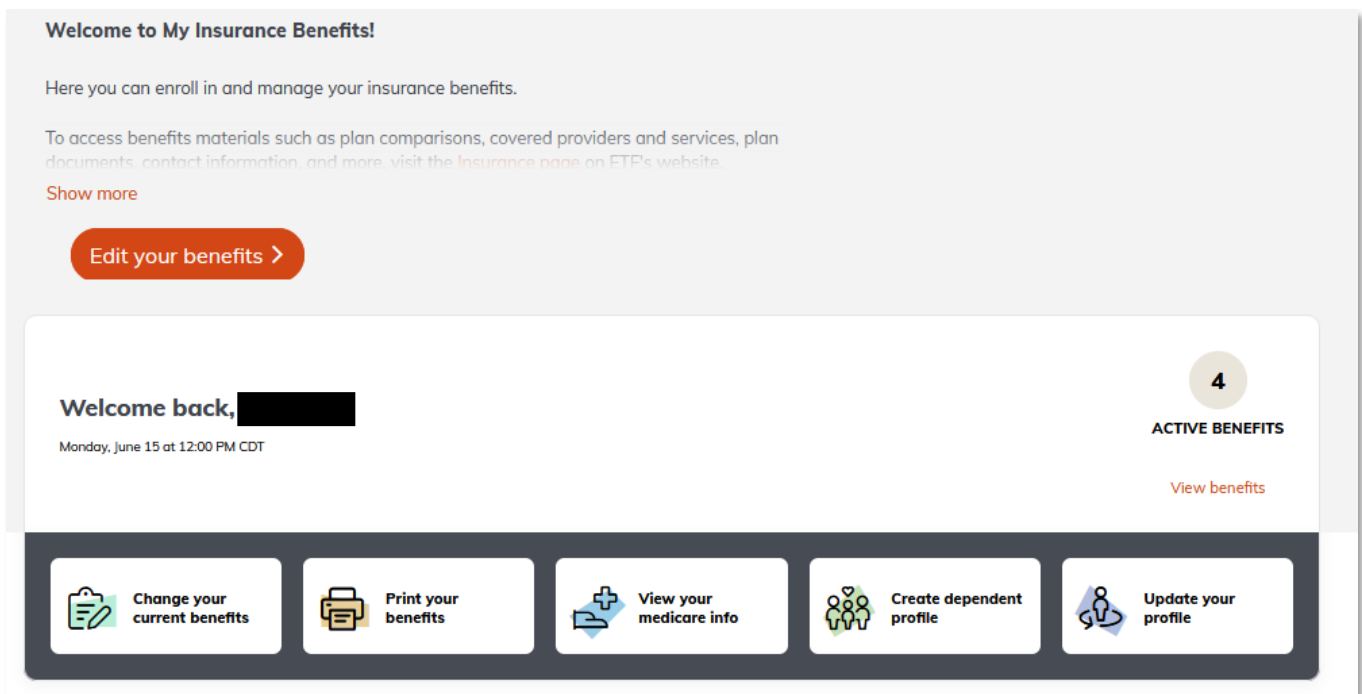
If you need help accessing My Benefits, the [My Benefits Help page](#) is your best resource!

When you log in to My Benefits, **My Insurance Benefits** will be one of the options available to you. Select My Insurance Benefits, and you'll be taken to your home screen.

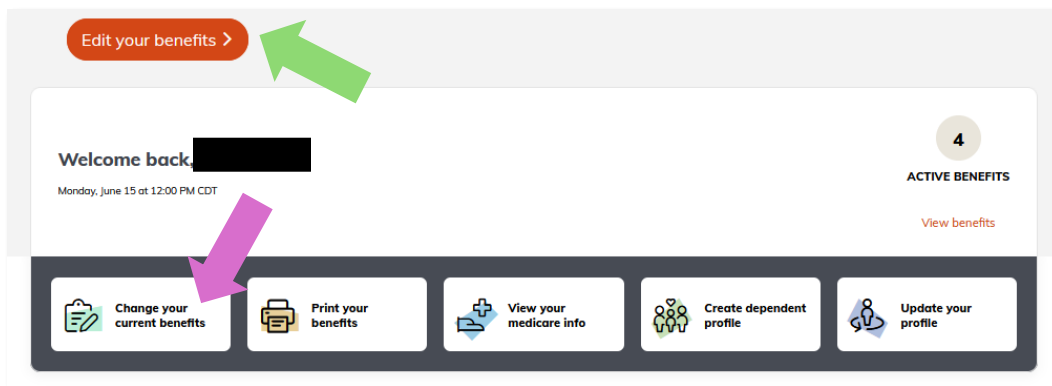


If you are **not currently enrolled** in coverage, your home screen will not show any active benefits (see above).

If you are **already enrolled** in coverage, your home screen will show four (4) active benefits (medical + the supplemental benefits associated with health insurance, like pharmacy) (see below).



When you're ready to enroll in coverage or add your dependent(s), there are several ways to start the process. The most immediate are the orange **Edit your benefits** button, located after the introductory paragraphs (green arrow), or the **Change your current benefits** button (purple arrow), located on the far left of the options below the welcome message. Once you've selected one of these, proceed to **Step 2**.



Step 2: Specify the event and date

On the next screen, select the bubble for **New life event** in the middle of the screen; then, select the reason for your change from the drop-down that will appear beneath it, and enter the date of the event in the calendar field to the right of the drop-down. Once you've done so, select the **Next** button at the bottom left of the page, and proceed to **Step 3**.

Did you recently experience a life event?

Life events are significant moments (e.g. birth of a child) that might require you to make a change to your benefits. A life event is often, but not always, required to make changes to most benefits.

Select a Life Event

The life event you select will help determine which benefits can be edited.

New life event (ex. Marriage, birth, death, loss of other coverage, etc.)

Select reason for change * Enter the date of this life event *

--- please select ---

Help, the portal isn't letting me advance!

If you have missed the deadline for your qualifying event, **the ETF portal will not let you advance to the family review screen**. Instead, a red error message will occur at the top of the life event screen.

If you miss the deadline, **do not change your event date**. Instead, please contact the Benefits team immediately at (608) 266-4615 or benefits@cityofmadison.com. The Benefits team will then advise on what options may be available to you.

Step 3: Review and add dependent(s) (if applicable)

The next screen will list any family member(s) who **already** exist in the ETF portal as active dependent(s) for you. This is where you'll add your new dependent(s) to health coverage.

If you are enrolling in Individual coverage for yourself only, select the **Next** button at the bottom left of the screen and skip to **Step 5**.

If this is a **new enrollment**, you won't see any dependents yet, and will need to create profiles for your spouse **and** any child dependent(s) who will be covered.

Take a moment to review your family

If anyone is missing, you may add them below. Keeping an accurate record of your family is important, because it allows us to better suggest benefits and plans that may be right for you.

Create dependent profile

Next Previous

If you **already have family members listed on your coverage**, you'll see them here in rows, with columns for Name, Relationship, Date of Birth, Sex, and Actions from left to right. ("Actions" lets you edit an individual person's details.)

To add a dependent, click 'Create dependent profile'

Name	Relationship	Date of Birth	Sex	Actions
[REDACTED]	Spouse	[REDACTED]	[REDACTED]	Edit
[REDACTED]	Child	[REDACTED]	[REDACTED]	Edit
[REDACTED]	Child	[REDACTED]	[REDACTED]	Edit

Create dependent profile

IMPORTANT

If you notice anyone missing from this summary who should **already** be covered (e.g. before this qualifying event), please contact the Benefits team **as soon as possible** at (608) 266-4615 or benefits@cityofmadison.com for advice on your options.

Concerning Family Coverage

ETF regulations require that any/all eligible spouse + minor dependent(s) be included on Family coverage. If you have been enrolled in Individual coverage but are now **changing to Family coverage** (for example, adding a newborn child to coverage), you **must** cover all eligible spouse and/or minor dependent(s). For example, if you are changing from Single to Family coverage due to the birth of a child **and** you are married, you **must also** cover your spouse.

ETF also prohibits dual coverage within the ETF system. If your spouse and/or child(ren) has/have existing health coverage through the City or another ETF employer, please contact the Benefits team **as soon as possible** at (608) 266-4615 or benefits@cityofmadison.com so we can assist you with making this change.

To add your new dependent(s), select the white button for **Create dependent profile** (purple arrow). If you don't currently have anyone covered, this will be beneath the heading ("Take a moment to review your family"); if you already have dependent(s) covered, this button will be located to the far left under the table that summarizes your dependent(s)' information.

Selecting **Create dependent profile** will open up the dependent profile creator.

Take a moment to review your family

If anyone is missing, you may add them below. Keeping an accurate record of your family is important, because it allows us to better suggest benefits and plans that may be right for you.

Create dependent profile

Next

Previous



State and Federal regulations require you to enter your dependent(s)' **legal** information (such as their full legal name). If your dependent is in the process of changing this information – for example, legally changing their name – the information that is **on file with the Social Security Administration** would prevail.

In the future, you can edit a given dependent's details by selecting your **Profile** in the upper right corner of the home screen, selecting **Your dependents**, and then selecting the **Edit** button under the **Actions** column for the row with that dependent.

Enter **all required details** for each new dependent in the boxes that appear. The required fields are first name, last name, date of birth, sex, Social Security Number (SSN), and relationship; the questions about race and ethnicity are opt-in.

Once you have entered details for your first dependent, select one of the two buttons at the bottom left of the screen: the **Save** button (if you are only adding one person) or the **Save & add another** button (if you are adding multiple people).

When you are done adding all dependent(s) and see them listed in your summary, click **Next**, and proceed to **Step 4**.

Create dependent profile

First Name * Middle Name Last Name *

Suffix Preferred Name

Date of Birth *

Sex *
 Female Male Unspecified

Race (formal response)
None selected

Ethnicity (formal response)
None selected

Please enter one of the following
 SSN
 ITIN (Individual Tax Identification Number)
ETF Member ID

Relationship *

Use Employee Address

Save Save & add another Cancel

What if my dependent doesn't have an SSN yet?

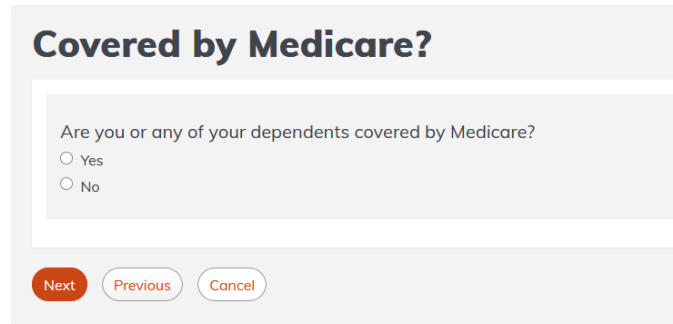
If you are adding a newborn child and they don't have a Social Security Number (SSN) yet, that's okay! Please skip that section for now. Once your child's SSN has been assigned, you can log back in to edit their profile and add their SSN.

If your dependent doesn't have an SSN for another reason, you can still skip this field for now; however, please contact the Benefits team at benefits@cityofmadison.com for further advice.

Step 4: Enter Medicare details (if applicable)

The portal will ask if you or any of your dependent(s) are covered by Medicare. You will need to select a bubble for Yes or No.

- If you select Yes, you'll indicate which dependent(s) are covered, then select **Next** at the bottom left of the page; the portal will take you to a screen to enter those details.
- If you select No, you can select **Next** at the bottom left of the page.



Covered by Medicare?

Are you or any of your dependents covered by Medicare?

Yes

No

Next Previous Cancel

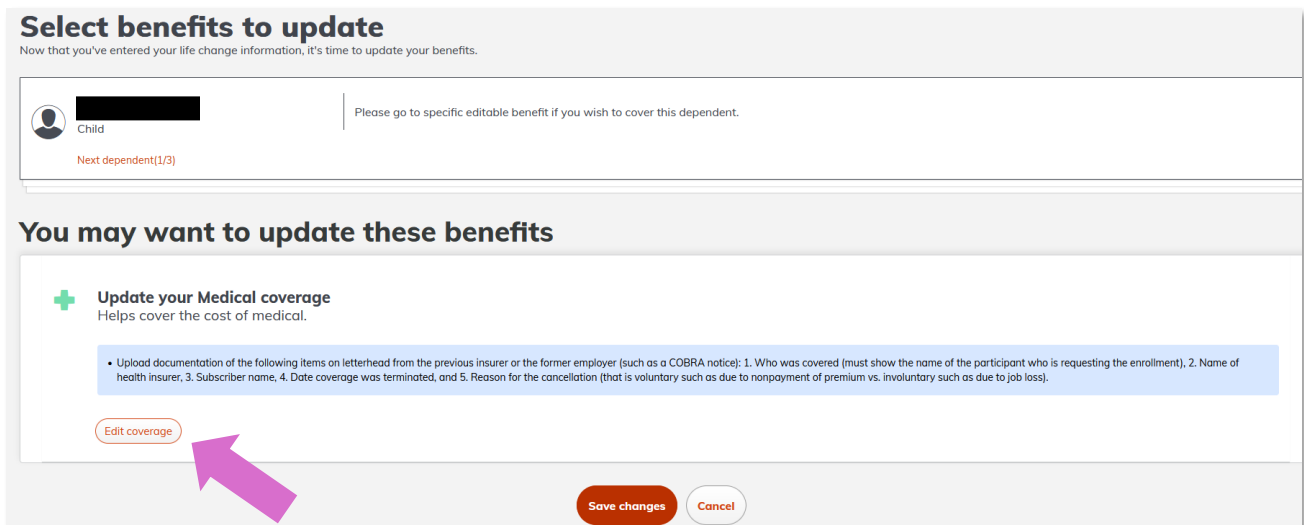
If you are enrolling in coverage, go to **Step 5**.

If you are adding dependent(s) to existing coverage, go to **Step 6**.

Step 5: Choose a health plan

If you aren't currently enrolled in health insurance, you'll be taken to a screen that asks you to update your medical coverage. (In this example, the blue box beneath **Update your Medical coverage** is also providing a summary of what will need to be included on the proof of loss of coverage documentation.)

Select the **Edit coverage** button at the bottom left of the **You may want to update these benefits** box (purple arrow).



Select benefits to update

Now that you've entered your life change information, it's time to update your benefits.

Child [Redacted] Please go to specific editable benefit if you wish to cover this dependent.

Next dependent(1/3)

You may want to update these benefits

Update your Medical coverage
Helps cover the cost of medical.

• Upload documentation of the following items on letterhead from the previous insurer or the former employer (such as a COBRA notice): 1. Who was covered (must show the name of the participant who is requesting the enrollment), 2. Name of health insurer, 3. Subscriber name, 4. Date coverage was terminated, and 5. Reason for the cancellation (that is voluntary such as due to nonpayment of premium vs. involuntary such as due to job loss).

Edit coverage

Save changes Cancel

On the next screen, **select the names of all your family members** (if applicable) under **Who do you want to cover on this plan?** so the bubbles with their names are filled in and they have checkmarks next to their names. In the screenshot below, the employee has selected their spouse (names in green bubbles, with checkmarks) but has not yet selected their children (names in white bubbles, without checkmarks).

Choose your Medical plan.

Choose your medical plan type

Who do you want to cover on this plan?

Health Insurance Premiums

Resources

Aspirus: Local Deductible Health Plan

CareSource Wisconsin: Local Deductible Health Plan

Once you have done so, scroll down to select a health plan.

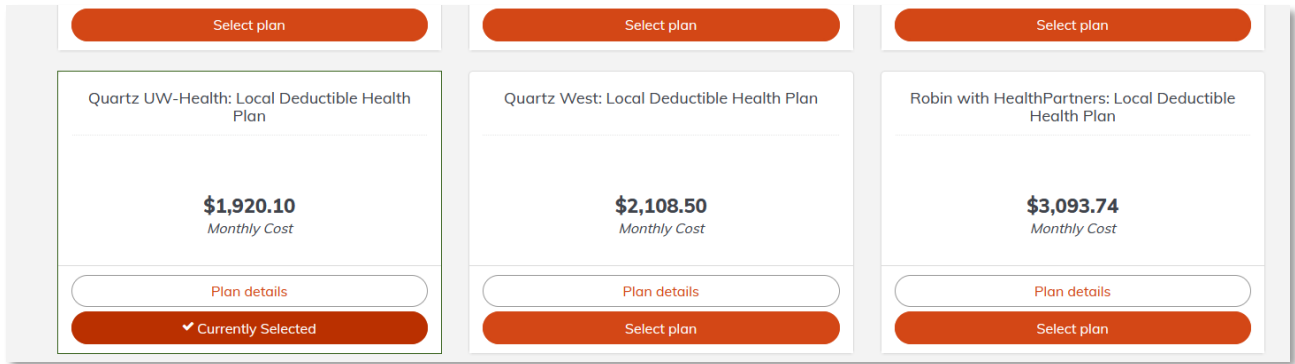
All health plan options via ETF are listed semi-alphabetically in white tiles. If you select the **Plan details** button beneath the plan name and premium listed on each tile, you can learn more about each plan.

To choose a specific plan, select the **Select plan** button at the bottom of the tile for that health plan option. Once you've done so, the **Select plan** button will change and will instead read "Currently Selected."

As a reminder, City of Madison employees can enroll in **any** health plan offered through ETF. You will need to establish care in the service area for (and with a provider covered by) your chosen health plan. Please note that only **three** HMO plans have service areas that include Dane County. These are:

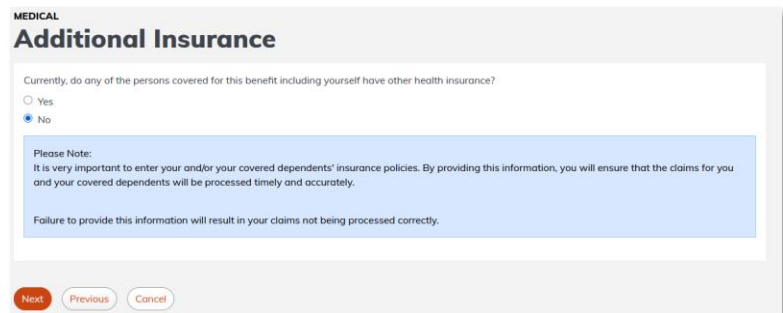
- Group Health Cooperative of South Central Wisconsin-Dane Choice
- Quartz UW Health
- Dean Health Plan by Medica

City employees **can** obtain emergency/urgent care out of network, **as long as** you contact your in-network primary care provider/health plan within 24 hours of the emergency/urgent care visit.



Once you've selected a health plan, select the **Next** button at the bottom left of the screen. You'll be taken to a screen to enter any **overlapping** other insurance (for example, BadgerCare coverage).

Choose the bubble for Yes or the bubble for No (entering additional details as needed), then select the **Next** button at the bottom left of the screen and proceed to **Step 6**.



Why are these premiums so high?

The My Insurance Benefits portal shows the **full cost** of health insurance coverage, and breaks that cost down into four parts: medical, pharmacy, the Well Wisconsin program, and ETF's administrative fee. This is part of an effort from ETF to provide [greater transparency](#) on the true cost of coverage. Don't worry – **there is an employer contribution to the cost of the premium.**

To review health insurance premiums with the employer contribution included, please check out the Health Insurance Premiums dropdown under Health Insurance on the [Health, Dental, and Vision Insurance page](#) of the HR Benefits website.

Step 6: Review health insurance (and if applicable, ensure dependent(s) are covered)

On the next screen, you'll see details for your health insurance plan (and associated coverages – e.g. pharmacy, Well Wisconsin, etc.).

- If you are **newly enrolling in** coverage, your dependent(s) (if applicable) should already be selected for coverage with blue checkmarks next to their names. Everyone covered under your plan will be listed beneath **You may want to update these benefits** in the white **Update your Medical coverage** box, in the **Persons covered** row.
- If you are **adding dependent(s)**, the new dependent(s) checkbox(es) will not yet be selected. The fastest way to add your new dependent(s) is to click the checkbox for **Medical** at the top of the page (purple arrow) under **Manage [name's] coverage**.

Select benefits to update
Now that you've entered your life change information, it's time to update your benefits.

Child
Next dependent(1/3)

Manage [name's] coverage.
 Medical

You may want to update these benefits

Update your Medical coverage
Helps cover the cost of medical.

Quartz UW-Health: Local Deductible Health Plan

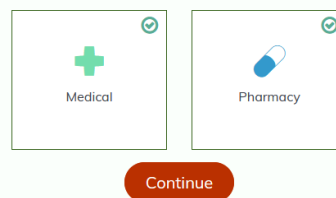
Offered By: Quartz
Effective Date: 08/01/2025
Persons Covered: [name] [name] [name] [name]
[+ Add](#)

Once your dependent(s) is/are **all** selected (e.g. have blue checkmark(s) next to their name(s)), you can click the **Save changes** button at the very bottom of the page.

Save changes **Cancel**

You'll then be taken to a Success screen. (Depending on the qualifying event, the screen may say that just medical and pharmacy have updated; that's not a problem.) Select the **Continue** button beneath the summary of updated benefits, and proceed to **Step 7**.

Success! You have updated these benefits.



What if I want to change my health plan?

Some qualifying events (like birth/adoption and marriage) allow you change your health insurance plan midyear, **as long as** you are **also** adding a new dependent to your insurance.

Unfortunately, you can't change your health plan yourself via My Insurance Benefits due to system restrictions. However, **the Benefits team can enter the plan change for you.**

If you would like to change your plan, continue with submitting your new dependent(s) via My Insurance Benefits. When you are done, **please contact the Benefits team ASAP** at benefits@cityofmadison.com from an email address on file for you – no later than **30 calendar days** after the qualifying event date – with a written request confirming the following:

- 1) that you would like to change plans, and
- 2) the name of the health plan to which you would like to change.

Please note that the timing for plan change effective dates often differs from the timing for qualifying event effective dates. The Benefits team will advise you on timing when you reach out.

Step 7: Upload required documentation

Once you've selected **Continue**, you'll be taken back to your home page. From here, there will be a new circular **To Do Items** icon to the left of the circular **Active Benefits** icon.

Before your change can be finalized, you'll need to **upload the appropriate documentation** for your qualifying event.

Please see the **Document Verification via My Insurance Benefits** help document for details on how to upload your documentation!

Documentation Reminder

Different qualifying events require different documentation. Here are some examples of documentation required for common qualifying events where you'd need to add dependent(s):

- **Birth/adoption** requires sufficient proof of parenthood documentation (such as a legal birth certificate that lists you as a parent, official proof of adoption, a court ordered document that shows parenthood, or a qualified medical support order that shows parenthood).
- **Marriage** requires a legal marriage certificate.
- **Loss of other coverage** requires sufficient proof of loss of coverage (a letter on letterhead from the former employer or insurance provider, specifying the end date of coverage, reason for coverage lost, name(s) of individual(s) losing coverage, and health plan name).
 - If your spouse and/or child(ren) are losing coverage, you must **also** provide proof of marriage and sufficient proof of parenthood for each child. If you are adding stepchild(ren), the proof of parenthood documentation must list your spouse as a parent.

Questions?

Please contact the Benefits team at benefits@cityofmadison.com or (608) 266-4615 with any questions!