

Health Insurance Enrollment for New Hires

Are you a new hire who is eligible for health insurance? Then you will need to complete your new hire enrollment online via **My Insurance Benefits!**

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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>



Access to My Insurance Benefits: New Hire 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, we recommend you do so **within two (2) weeks** of your start date (and use your **personal email**) so that you can log in to do your health insurance enrollment right away once you have access!

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.

How long do I have to enroll in health insurance?

You have **30 calendar days** from your date of hire in an eligible position to enroll in (or waive) health insurance via My Insurance Benefits.

When can I enroll in health insurance?

You will not have access to My Insurance Benefits until **about two (2) weeks after your hire date**. This delay **does not impact** your 30 calendar day deadline for health insurance enrollment – you will still have 30 calendar days from your date of hire to enroll in (or decline) coverage.

We recommend you take the first two weeks to review health insurance information, gather required documentation (if applicable), and your make final decision about enrollment. **Please be aware that the enrollment deadline is strict**. If you do not enroll by the deadline, the system will automatically treat your health insurance choice as a **waiver**, and you will need to wait until either Open Enrollment or an eligible qualifying event to enroll in health insurance coverage.

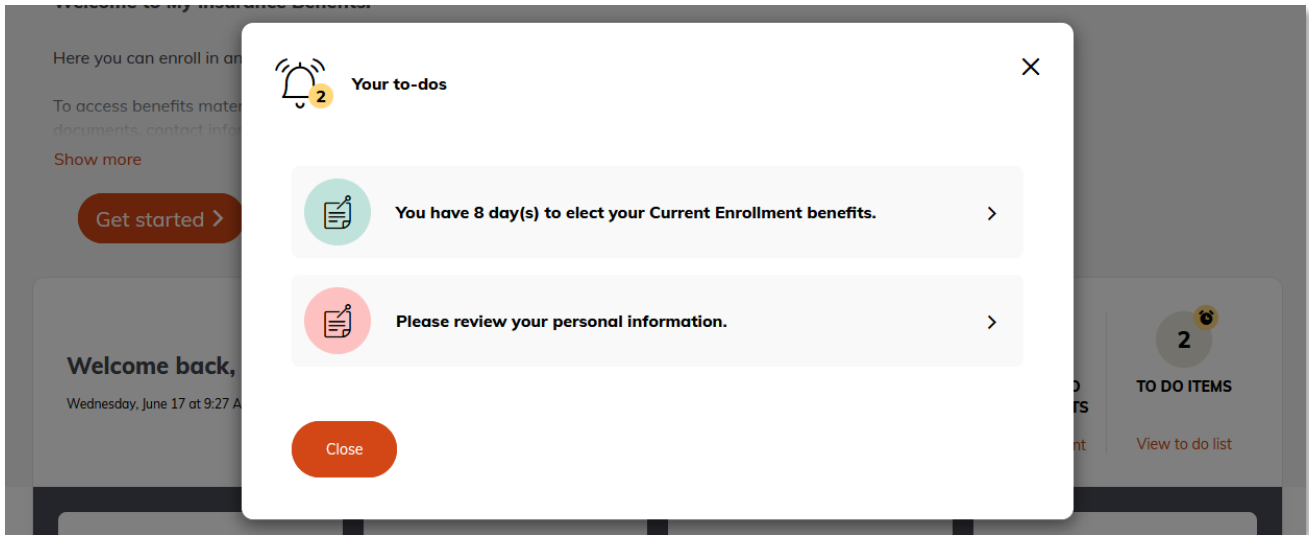
Is my child too old for coverage?

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.

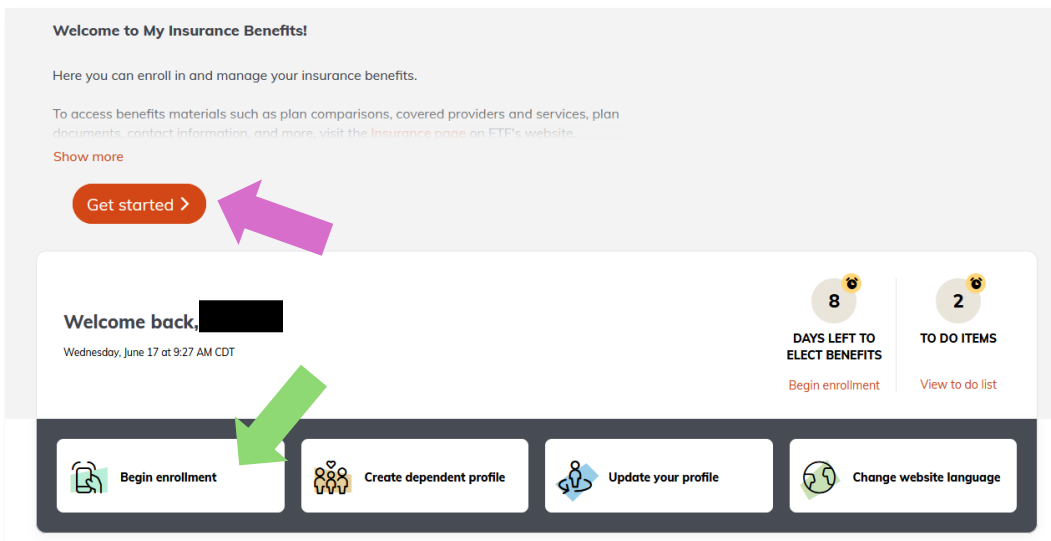
Step 1: Log in to My Benefits and start the process

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.

As a new hire, you'll be greeted with a **Your to-dos** pop-up. This will remind you 1) how many days you have left to enroll in health insurance, and 2) to review your personal information. Select the **Close** button at the bottom left of the pop-up.

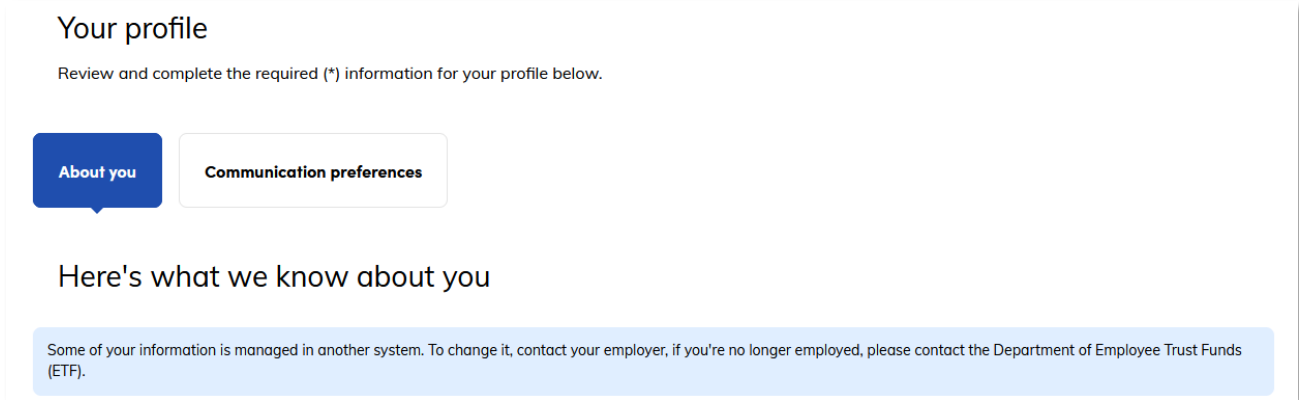


Once you close out of the pop-up, there are several ways to begin your enrollment. The most immediate are the orange **Get started** button, located after the introductory paragraphs (purple arrow), or the **Begin enrollment** button (green arrow), located on the far left of the options below the welcome message. Once you've selected one of these, proceed to **Step 2**.



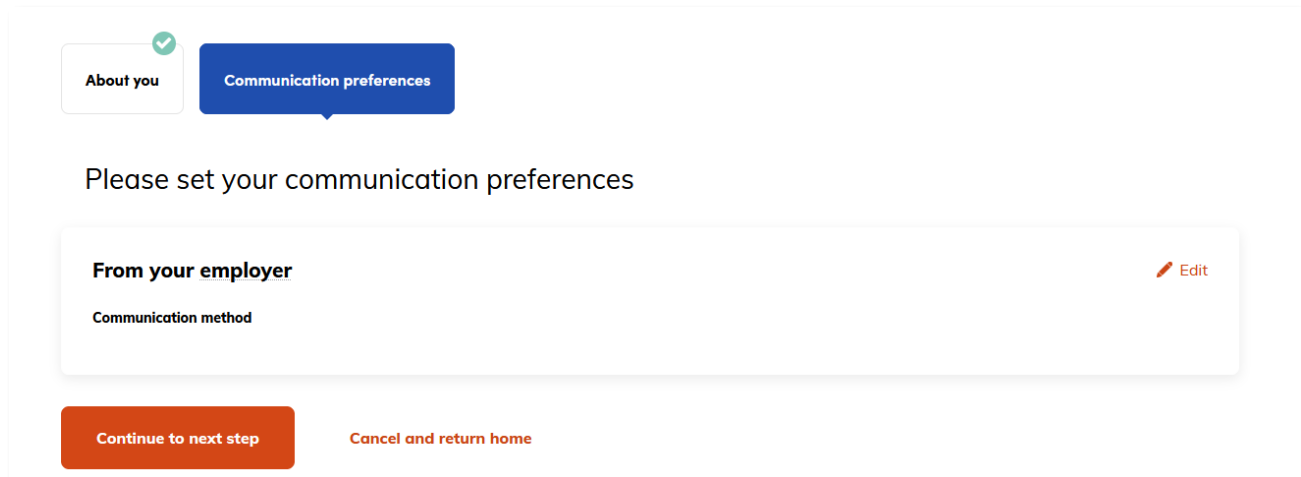
Step 2: Review your profile

You'll be taken to a screen that asks you to review your personal information and communication preferences.



Once you've reviewed the **About you** page, select the **Continue to next step** button at the bottom left of the screen to continue to the **Communication preferences** page. You can select **Edit** to the right side of the white **From your employer** box if you want to update this information.

Once you've updated your communication preferences, select the **Continue to next step** button at the bottom left of the screen again, and proceed to **Step 3**.



If a field is not editable on your end, that means any edit(s) **must come from a system administrator**. If you see a field that is incorrect or outdated, make a note for yourself, but **continue with your enrollment** – don't wait for an update.

When you're done enrolling in coverage, **contact the Benefits team** at benefits@cityofmadison.com from an email address on file for you with a written request, and we will follow up!

Step 3: Add dependent(s) (if applicable)

If you'll be carrying a spouse and/or child dependent(s) on your health insurance coverage, this is where you'll need to add them to the system.

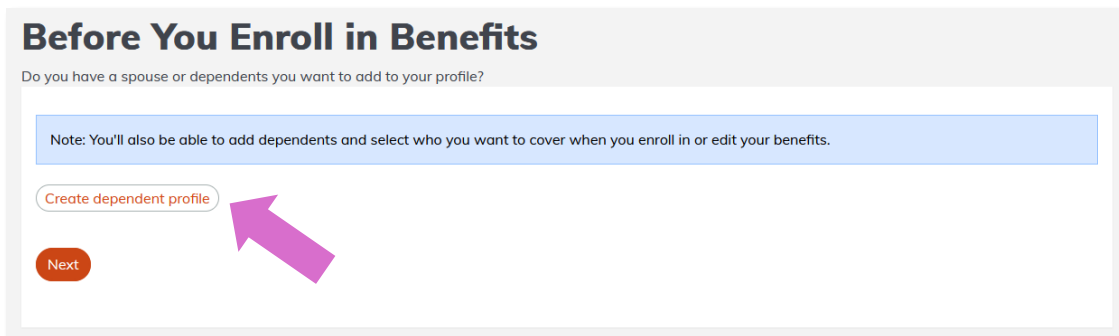
If you are enrolling in Individual coverage for yourself only, select the **Next** button at the bottom left of the screen and skip to **Step 4**.

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 dependent(s) (including spouses), select the **Create dependent profile** button (purple arrow) beneath the heading **Before You Enroll in Benefits**. This will open up the dependent profile creator.



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. See the next page for a screenshot.

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.

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 ---Please Select--- 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 *
---Please Select---

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 the **Next** button 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 the **Next** button at the bottom left of the page.

Covered by Medicare?

Are you or any of your dependents covered by Medicare?

Yes

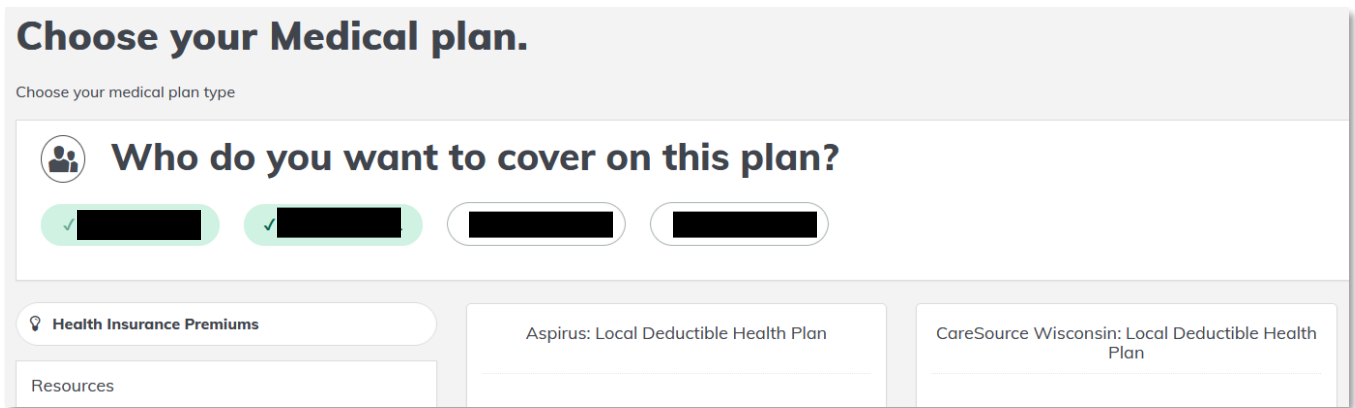
No

Next Previous Cancel

When you are done, proceed to **Step 5**.

Step 5: Choose a health plan

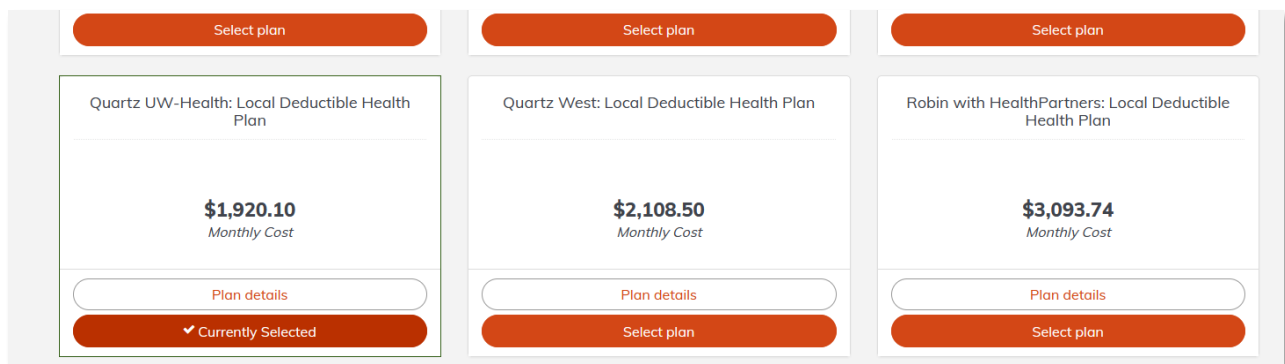
On the next screen, **select the names of all your family members** (if applicable) under **Who do you want to cover on this plan?** so the bubbles with their names are filled in and they have checkmarks next to their names. In the screenshot at the top of the next page, the employee has selected their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



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.

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.**

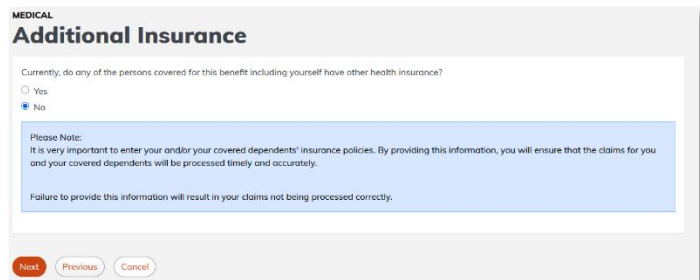
To review health insurance premiums with the employer contribution included, please check out the Health Insurance Premiums dropdown under Health Insurance on the [Health, Dental, and Vision Insurance page](#) of the HR Benefits website.

Once you've selected a health plan, select **Continue** at the bottom of the screen.

- **Note:** a pop-up will appear **if** you have added dependent(s) for coverage on your health insurance. This pop-up reminds you that documentation will be required. Select **Continue** in the bottom left corner of the pop-up.

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**.



Step 6: Select an employer contribution wait period

Your eligibility for an employer contribution to the health insurance premium depends on your eligible employment start date. Your employer contribution wait period will be coded into your data in My Insurance Benefits, and your option(s) for health insurance start date(s) will be outlined on this screen.

In the example screenshot at the top of the next page, the employee has two options:

- 1) **Pay the full premium** until my employer begins to contribute (start date of coverage **June 1st**)
- 2) **Delay coverage** until my employer begins to contribute (start date of coverage **July 1st**)

Employer contribution wait period

Your employer will begin contributing on July 01, 2026. If your decision should change after you have saved a selection below, you will need to contact your Administrator to make a change.

How would you like to manage your coverage during the wait period?

- Pay the full premium until my employer begins to contribute
You will be responsible for paying \$732.96 per month during the wait period (June 01, 2026 - June 30, 2026)
- Delay coverage until my employer begins to contribute
Your selected coverage won't begin until July 01, 2026

Next

Previous

Cancel

Select the corresponding bubble for one of these options, then select the **Next** button at the bottom left of the page and proceed to **Step 7**.

IMPORTANT

The premium amount listed on this page is **not** the full health insurance premium – it only shows the medical portion of the premium. If you select to pay the full premium until the City's employer contribution begins, you will be responsible for paying the **full cost of the premium** (medical, pharmacy, Well Wisconsin, and ETF's administrative fee) for the month **before** the month in which the employer contribution begins.

The full cost of the premium will be listed on the **Health Plan Summary page**, which you will access after selecting **Next**.

Step 7: Review health insurance and complete enrollment

The next page will take you to a summary of your elected coverage.

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. **There is an employer contribution to the full 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.

Once you've reviewed your coverage and have confirmed that everyone who should be covered is covered, select the **Save** button in the middle of the bottom of the screen (to the left – the right-hand button is Cancel).

Health P14 - Local Deductible Health Plan Summary

Your Health P14 - Local Deductible Health Plan benefit summary is shown below. Please note that your benefits have not been saved. You must click Save to complete the section.

Medical

GHC of South Central Wisconsin Dane Choice: Local Deductible Health Plan

Offered By: GHC-SC
Effective Date: 07/01/2026
You Pay: \$732.96 per month
Persons Covered: [REDACTED]

Additional Insurance [Edit](#)
No policy on record

No additional insurance policy information on record

Additional Information
[Show details](#)

Cost Details

Type	Cost
Medical	\$732.96
Pharmacy	\$181.14
Wellness Program	\$11.44
Administrative Fee	\$17.48
Total	\$943.02 <i>Monthly</i>

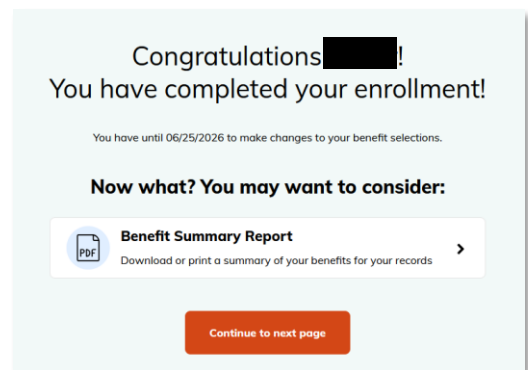
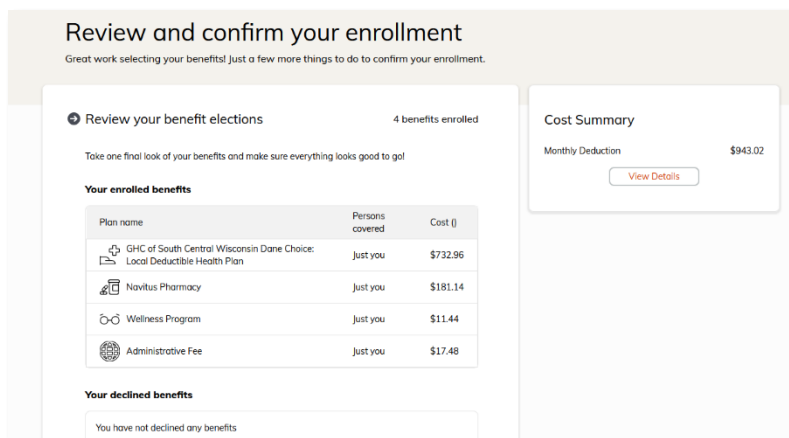
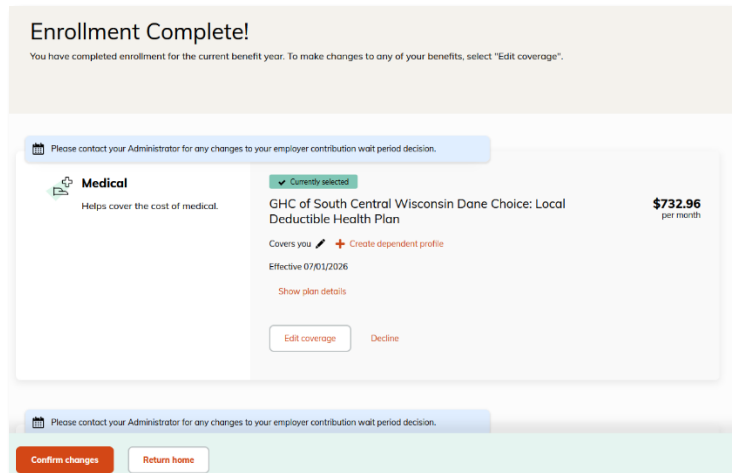
Save **Cancel**

The next page will say **Enrollment Complete!** at the top. However, **you still have two more buttons to select to finalize your enrollment.**

Review your information again, then select the **Confirm changes** button at the bottom left of the screen. This will take you to **Review and confirm your enrollment.**

After you've reviewed the information on this page, select the **Complete enrollment** button at the bottom left of the screen.

You'll be taken to a confirmation screen. Select the **Continue to next page** button to return to your home page.



If you were enrolling in **Individual coverage**, you are good to go!

If you were enrolling in **Family coverage**, you will need to provide additional documentation. Proceed to **Step 8**.

Step 8: Upload required documentation

If you will be carrying a spouse and/or dependent(s) on your health insurance, you'll see that your **To Do Items** has been updated when you return to your home page. Before your enrollment can be finalized, you'll need to upload appropriate documentation.

- If you will be carrying a spouse on your health insurance, you need to provide **proof of marriage** – your legal marriage certificate.
- If you will be carrying child(ren), stepchild(ren), or permanent legal ward(s) on your health insurance, you need to provide legal **proof of parenthood or guardianship**, such as:
 - A legal birth certificate that lists you (or your spouse) as a parent

- Official records of adoption
- A National Medical Support Notice (or other legal documentation of parenthood)
- Official permanent guardianship documentation, showing that permanent guardianship was granted before your ward was age 19

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

Questions?

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